Case 18-26518 Doc 1 Filed 09/20/18 Entered 09/20/18 13:45:02 Desc Main Page 1 of 55 Document

Fill in this information to identify your case:	
United States Bankruptcy Court for the: NORTHERN District of ILLINOIS	UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS
Case number (If known): Chapter you are filing und Chapter 7 Chapter 7 Chapter 11 Chapter 12	SEP 20 2018
Chapter 12	JEFFREY P. ALLETEADT, Check if this is an INTAKE 3

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number

		About Debtor 1:	
1	. Your full name		About Debtor 2 (Spouse Only in a Joint Case):
	Write the name that is on your government-issued picture	Montoria	
	identification (for example.	First name	First name
	your driver's license or passport).	Defrances	t not harrie
	,	Middle name	Middle name
	Bring your picture	Richards	
	identification to your meeting with the trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years	First name	живот на возвремения при применения на применения на применения на применения применения применения на примене First name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	
			Middle name
		Last name	Last name
, du un ,	gong pandhag kanta olganist sa indongsadal daganis han akatang at panas sa ina sa ina sa ina sa sa sa sa sa sa	TO POTE A THE POTE A PLAN A SHARE A SH	
,	Only the last 4 digits of	rindright of engine keyber digitarism gegennen gebbete anna en noom a keer na suite keyber keer meerte keer e	terakan menangkan menanggan menangkan menangkan menangkan menangkan menangkan di pendapak menangkan menangkan m
!	your Social Security number or federal	xxx - xx - <u>6944</u>	
1	ndividual Taxpayer	OR	OR
į	dentification number	9 xx - xx	9 xx - xx

Case 18-26518 Doc 1 Filed 09/20/18 Entered 09/20/18 13:45:02 Desc Main Document Page 2 of 55

Debtor 1	Montoria Defra First Name Middle	nces Richards e Name Last Name	Case number (#known)
च्योजिन्द्राचित्र संस्थानेत्र साम्राज्यकात्र कृतिहरूचा	हिंदियाँ के अध्यक्षित के प्रश्निक के प्रतिकृतिक के प्रतिकृतिक के प्रतिकृतिक के प्रतिकृतिक के प्रतिकृतिक के प्र	An Elementary continues and the process of the continues of the continues are sold about continues of the co	About Debtor 2 (Spouse Only in a Joint Case)
and Employers	iness names ployer ation Numbers u have used in	I have not used any business names or EINs.	☐ I have not used any business names or EINs.
the last	8 years	Business name	Business name
doing busi	iness as names	Business name	Business name
		EIN	EIN
		EIN	EIN
HATTA SANSTANIA SANSANIA SANS	rigens 2 geographic design design som som och typisker blev som til	医骨髓 化双环基甲基甲基甲基甲基甲基甲基甲基甲基甲基甲基甲基甲基甲基甲基甲基甲基甲基甲基甲	
Where yo	u live		If Debtor 2 lives at a different address:
		5340 S. Michigan 3 South Number Street	
			Number Street
		Chicago IL 60615	
		City State ZIP Code	City State ZIP Co
		Cook County	
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		5340 S. Michigan 3 South	
		Number Street	Number Street
		P.O. Box	P.O. Box
		Chicago IL 60615 City State ZIP Code	City State 7D Cod
eri e e e Norvelle, efte volvelle en jir ve evene lijopo	e kitte en letter en differentillet sje enemen 1 per 1 men spesion e		City State ZIP Code
ny you ar	e choosing	Check one:	Check one:
this district to file for pankruptcy	70 me 101	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. § 1408.)	I have another reason. Explain. (See 28 U.S.C. § 1408.)

Case 18-26518 Doc 1 Filed 09/20/18 Entered 09/20/18 13:45:02 Desc Main Document Page 3 of 55

Debtor 1 Montoria Defra First Name Midd	Inces le Name	Richards Last Name		Case number	(if known)
Part 2: Tell the Court A	bout You	r Bankruptcy Ca	ase		
7. The chapter of the Bankruptcy Code you	Chec for Ba	k one. (For a brief d ankruptcy (Form 20°	lescription of each, see <i>No</i> 10)). Also, go to the top of	otice Required by	11 U.S.C. § 342(b) for Individuals Filing
are choosing to file under		hapter 7	,,, g= 12 and top 0,	page 1 and check	the appropriate box.
	☐ c	hapter 11			
	☐ ci	hapter 12			
		napter 13			
9. Have you filed for bankruptcy within the last 8 years?	low you sur with a pay less pay Chi	vill pay the entire cal court for more curself, you may p bmitting your pay the a pre-printed acceed to pay the feelication for Individuals. A pure that my feeliaw, a judge may s than 150% of the the fee in installed.	ay with cash, cashier's ment on your behalf, you didress. The in installments. If you did to be in installments. If you did to be in installments. If you did to be in installments and it is not required to, the official poverty line the ments. If you choose the Waived (Official Form	may pay. Typica check, or mone our attorney may bu choose this of Fee in Installm request this opwaive your fee, eat applies to you is option, you in 103B) and file it	
		District	When		Case number
		District	When		Case number
10. Are any bankruptcy	Z No		.	e e e e e	
cases pending or being filed by a spouse who is	☐ Yes.	Debtor			
not filing this case with you, or by a business partner, or by an affiliate?	7 — : · • •		When		Relationship to you Case number, if known
		Debtor			Relationship to you
		District	When		Case number, if known
and the second of the second o				IVINI / LLD / YYYY	
ii. Do you rent your residence?	☐ No. ☑ Yes.	Go to line 12.		nent against you a	and do you want to stay in your
		No. Go to line 1	12.		
		Yes. Fill out <i>Init</i> this bankruptcy	tial Statement About an Ev petition.	viction Judgment v	Against You (Form 101A) and file it with

Case 18-26518 Doc 1 Filed 09/20/18 Entered 09/20/18 13:45:02 Desc Main Document Page 4 of 55

	Debtor 1	Montoria Defran		Richards		Case	number (# know	<i>m</i> }
	Part 3:	Report About Any	Busine	sses You Own as a	Sole Prop	rietor		
1	of any	u a sole proprietor full- or part-time	1 2 - 1 - 4 -	o. Go to Part 4.				
	business? A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or	roprietorship is a	1.↓↓!`Ye	s. Name and location of	of business			
			Name of business, if ar	У				
LLC. If you have more than one sole proprietorship, use a	rietorship, use a		Number Street					
	separate to this pe	sheet and attach it tition.						
				City			State	ZIP Code
				Check the appropriat	e box to desc	cribe your business:		
				Health Care Busi			01(27A))	
				Single Asset Rea	Estate (as d	efined in 11 U.S.C.	§ 101(51B))	
				Stockbroker (as d				
				Commodity Broke		in 11 U.S.C. § 101(6))	
				None of the above) 	en e		
13.	13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a <i>small business</i>		most rea	re filing under Chapter appropriate deadlines. cent balance sheet, sta nese documents do not	tement of on	erations and #	ui business	mall business debtor so that it debtor, you must attach your nd federal income tax return or if 16(1)(B).
	For a defin		☑ No.	I am not filing under C	napter 11.			
	business a 11 U.S.C.		☐ No.	I am filing under Chap the Bankruptcy Code.	er 11, but I a	m NOT a small bus	ness debtor	according to the definition in
			Yes.	I am filing under Chapt Bankruptcy Code.	er 11 and I a	m a small business	debtor accor	rding to the definition in the
'a	rt 4a Re	port if You Own o	r Have <i>i</i>	Any Hazardous Pro	perty or Ar	v Property That	Naade im	modista 844. c
						,	needs iii	inediate Attention
١	property t	you own or have any perty that poses or is						
6	aileged to of immine	pose a threat nt and	☐ Yes.	What is the hazard?				
i	dentifiabl	e hazard to lith or safety?						
(Or do you	own any				- 10 0000000000000000000000000000000000		
i	property to mmediate	hat needs attention?		If immediate attention	s needed, wł	hy is it needed?		
p tř	erishable g hat must be	, do you own oods, or livestock fed, or a building rgent repairs?						
				Where is the property?	Number	Street		
					City		······································	State ZIP Code

Case 18-26518 Doc 1 Filed 09/20/18 Entered 09/20/18 13:45:02 Desc Main Document Page 5 of 55

Debtor 1

Montoria Defrances

Richards

Case number (if known)_

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

out
ou

I have a mental illness or a mental deficiency that makes me

incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

✓ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

Lilam no credit o	t required to receive a briefing a ounseling because of:	bout
----------------------	---	------

I have a mental illness or a mental deficiency that makes me

incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I

reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 18-26518 Doc 1 Filed 09/20/18 Entered 09/20/18 13:45:02 Desc Main Document Page 6 of 55

Debtor 1 Montoria Defrai First Name Middle	nces Richards Name Last Name	Case number	(if known)	
Part 6: Answer These Qu	uestions for Reporting Pur	poses		
^{16.} What kind of debts do you have?	16a. Are your debts pring as "incurred by an individual No. Go to line 16b.	marily consumer debts? Consumer of vidual primarily for a personal, family, or h	debts are defined in 11 U.S.C. § 101(8) ousehold purpose."	
	16b. Are your debts prin money for a business o M No. Go to line 16c. Yes. Go to line 17.	narily business debts? Business deb r investment or through the operation of th	ts are debts that you incurred to obtain ne business or investment.	
	16c. State the type of debts y	you owe that are not consumer debts or b	usiness debts.	
7. Are you filing under Chapter 7?	No. I am not filing under	Chapter 7. Go to line 18.	menamen all activities are \$ as proper through who are a biblion community country for a series of the country	
Do you estimate that afte any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	r Yes. I am filing under Cha administrative expen	pter 7. Do you estimate that after any exe ses are paid that funds will be available to	empt property is excluded and o distribute to unsecured creditors?	
. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000	
How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
How much do you estimate your liabilities to be? Sign Below	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	☐ \$1,000,001-\$10 million ☐ \$10,000,001-\$50 million ☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
	I have examined this petition, ar correct.	nd I declare under penalty of perjury that t		
	If I have chosen to file under Ch.	apter 7, I am aware that I may proceed, if understand the relief available under eac		
	If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.			
· ·	UNIVERSIANO MAKINO A TAICA CESTA	ment, concealing property, or obtaining n		
	Signature of Debtor 1	Watchia *	10-14-0	
and a color hardware on the debate about the color of the	Executed on AM / BO //Y	Signature of Executed o		

Case 18-26518 Doc 1 Filed 09/20/18 Entered 09/20/18 13:45:02 Desc Main Document Page 7 of 55

First Name Middle Nai	es Richards ne Last Name	Case number (If know	m}	
or your attorney, if you are epresented by one you are not represented y an attorney, you do not eed to file this page.	I, the attorney for the debtor(s) named in thit to proceed under Chapter 7, 11, 12, or 13 of available under each chapter for which the pthe notice required by 11 U.S.C. § 342(b) an knowledge after an inquiry that the information	and have e that I have	nave explained the relief I have delivered to the debtor	
	Signature of Attorney for Debtor	Date	MM /	DD ()AAAY
			ivitvi ,	DD /YYYY
	Printed name			
	гинец пате		······································	
	Firm name			
	Number Street			
	City	State	ZIP Code	
	Contact phone			
		Email address		
	Bar number			
		State		

Case 18-26518 Doc 1 Filed 09/20/18 Entered 09/20/18 13:45:02 Desc Main Page 8 of 55 Document

Debtor 1 Montoria Defrance First Name Middle Nam		Case number (if known)
For you if you are filing this cankruptcy without an ttorney you are represented by a attorney, you do not	themselves successfully. Becconsequences, you are strong	dual, to represent yourself in bankruptcy court, but you people find it extremely difficult to represent ause bankruptcy has long-term financial and legal ly urged to hire a qualified attorney.
eed to file this page.	dismissed because you did not file hearing, or cooperate with the cou- firm if your case is selected for aun	tly file and handle your bankruptcy case. The rules are very name affect your rights. For example, your case may be a required document, pay a fee on time, attend a meeting or t, case trustee, U.S. trustee, bankruptcy administrator, or audit it. If that happens, you could lose your right to file another including the benefit of the automatic stay.
	You must list all your property and court. Even if you plan to pay a par in your schedules. If you do not list property or properly claim it as exer also deny you a discharge of all you case, such as destroying or hiding propers are randomly audited to dete	debts in the schedules that you are required to file with the ticular debt outside of your bankruptcy, you must list that debt a debt, the debt may not be discharged. If you do not list npt, you may not be able to keep the property. The judge can ir debts if you do something dishonest in your bankruptcy property, falsifying records, or lying. Individual bankruptcy rmine if debtors have been accurate, truthful, and complete.
	If you decide to file without an attorn hired an attorney. The court will not successful, you must be familiar with	rey, the court expects you to follow the rules as if you had treat you differently because you are filing for yourself. To be a the United States Bankruptcy Code, the Federal Rules of the court in which your seasons is 6
	Are you aware that filing for bankrup consequences? No Yes	tcy is a serious action with long-term financial and legal
		is a serious crime and that if your bankruptcy forms are se fined or imprisoned?
	Yes. Name of Person	who is not an attorney to help you fill out your bankruptcy forms parer's Notice, Declaration, and Signature (Official Form 119).
	By signing here, I acknowledge that I i have read and understood this notice	understand the risks involved in filing without an attorney. I and I am aware that filing a bankruptcy case without an its or property if I do not properly handle the case.
*	Signature of Debtor 1 Date 9/30/18	W. X. Signature of Debtor 2
	Contact phone	Date MM / DD / YYYY Contact phone
	Cell phone 301-404-7	257 Cell phone

Email address

Email address ___

Case 18-26518 Doc 1 Filed 09/20/18 Entered 09/20/18 13:45:02 Desc Main Document Page 9 of 55

Debtor 1	Montoria	Defrances	Richards	
	First Name	Middle Name	Last Name	
Debtor 2				
Spouse, if filing) First Name	Middle Name	Last Name	
Inited States	Bankruptcy Court for t	he: NORTHER District of	of ILLINOIS	

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets
Schedule A/B: Property (Official Form 106A/B)	Value of what you own
1a. Copy line 55, Total real estate, from Schedule A/B	\$ <u>0</u>
1b. Copy line 62, Total personal property, from Schedule A/B	. \$ 3150
1c. Copy line 63, Total of all property on Schedule A/B	
	\$ 3150
Part 2: Summarize Your Liabilities	
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	Your liabilities Amount you owe
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$ <u>4400</u>
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$ <u>0</u>
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	
Salaro of or Schedule EF	+ \$ 164000
Your total liabilities	\$ 168400
Summarize Your Income and Expenses	
Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of Schedule I	\$1088
Schedule J: Your Expenses (Official Form 106J)	
Copy your monthly expenses from line 22c of Schedule J	a 1170
	\$ 1138

Case 18-26518 Doc 1 Filed 09/20/18 Entered 09/20/18 13:45:02 Desc Main Document Page 10 of 55

Deb	otor 1 Montoria Defrances First Name Middle Name	Richards Last Name	Case number (if known)	
Pa	rt 4: Answer These Questions	for Administrative and Statistical Rec	cords	
6.	Are you filing for bankruptcy under 0			
[No. You have nothing to report on the lesson of the lesson	his part of the form. Check this box and submit	this form to the court with your ot	her schedules.
7. 1	What kind of debt do you have?			
199	Your debts are primarily consume family, or household purpose." 11 U	er debts. Consumer debts are those "incurred I.S.C. § 101(8). Fill out lines 8-9g for statistical	by an individual primarily for a per purposes. 28 U.S.C. § 159.	rsonal,
Posterior	this form to the court with your other	sumer debts. You have nothing to report on thir schedules.	is part of the form. Check this box	and submit
8.		Monthly Income: Copy your total current mont	hly income from Official	. 1000
,	TOTAL LEEVE LATE IT, ON, TOTAL EZZO ,			\$ 1088
	AND ASSESSED FOR THE CONTRACT OF THE CONTRACT	Annual of the control of the sales of the sa	and the second of the second o	
9. (Copy the following special categories	s of claims from Part 4, line 6 of Schedule E/	/F:	
			Total claim	
	From Part 4 on Schedule E/F, copy	the following:		
ç	9a. Domestic support obligations (Copy	line 6a.)	\$0	
٤	9b. Taxes and certain other debts you o	we the government. (Copy line 6b.)	\$0	
Ş	9c. Claims for death or personal injury w	hile you were intoxicated. (Copy line 6c.)	\$0	
g	9d. Student loans. (Copy line 6f.)		\$ 12000	-
g	e. Obligations arising out of a separation priority claims. (Copy line 6g.)	on agreement or divorce that you did not report	as <u>\$</u> 0	_
5	3f. Debts to pension or profit-sharing pla	ans, and other similar debts. (Copy line 6h.)	+ \$ 0	······································
9	9g. Total. Add lines 9a through 9f.		\$ 12000	

Case 18-26518 Doc 1 Filed 09/20/18 Entered 09/20/18 13:45:02 Desc Main Page 11 of 55 Document

Debtor 1	Montoria	D.c		0.0000000000000000000000000000000000000
	First Name	Defrances Middle Name	Richards	
Debtor 2		wilddie Name	Last Name	
Spause, if filing)	First Name			
to the second		Middle Name	Last Name	
inited States I	Bankruptcy Court for t	he: NORTHER District of	LLINOIS	
ase number				

Official Form 106A/B

Schedule A/B: Property

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally 12/15 responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, Part 1:

☐ Check if this is an

amended filing

Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

No. Go to Part 2. Yes. Where is the property?	e interest in any residence, building, land, or simila	r property?	
Street address, if available, or other description	Condominium or cooperative Manufactured or mobile home	Current value of the	d claims or exemptions. Put cured claims on Schedule D Claims Secured by Property. the Current value of the
City State ZIP (Land Investment property Timeshare Other	\$Describe the nature	\$\$
County	Who has an interest in the property? Check of Debtor 1 only	the entireties, or a	e of your ownership e simple, tenancy by ife estate), if known.
you own or have more than one, list here:	Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this property identification number:	Check if this is c (see instructions)	ommunity property
Street address, if available, or other description	What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative	Do not deduct secured cla the amount of any secured Creditors Who Have Clain	is Secured by Property.
City	Land Investment property	.S.	Current value of the portion you own?
State ZIP Code	☐ Timeshare ☐ Other ☐ Who has an interest in the property? Check one. ☐ Debtor 1 only	Describe the nature of interest (such as fee si the entireties, or a life of the continuous continu	your ownership mple, tenancy by estate), if known.
County	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	Check if this is come (see instructions)	nunity property
Form 106A/B	Other information you wish to add about this iten property identification number:		
: - W V U	Schedule A/B: Property		

Page 12 of 55 Document Montoria Defrances Debtor 1 Richards Case number (if known) What is the property? Check all that apply. Do not deduct secured claims or exemptions. Put Single-family home 1.3 the amount of any secured claims on Schedule D: Street address, if available, or other description ☐ Duplex or multi-unit building Creditors Who Have Claims Secured by Property. ☐ Condominium or cooperative Current value of the Current value of the entire property? Manufactured or mobile home portion you own? ☐ Land Investment property City ZIP Code ☐ Timeshare State Describe the nature of your ownership interest (such as fee simple, tenancy by Other the entireties, or a life estate), if known. Who has an interest in the property? Check one. Debtor 1 only County Debtor 2 only Debtor 1 and Debtor 2 only Check if this is community property At least one of the debtors and another (see instructions) Other information you wish to add about this item, such as local property identification number: 2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here. 0 **Describe Your Vehicles** Part 2: Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles O No Yes Toyota Who has an interest in the property? Check one. 3.1 Make: Do not deduct secured claims or exemptions. Put Avalon Debtor 1 only Model: the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. 2005 Debtor 2 only Year: Debtor 1 and Debtor 2 only Current value of the Current value of the 230000 Approximate mileage: At least one of the debtors and another entire property? portion you own? Other information: 2005 Toyota Check if this is community property (see \$ 1400 \$ 1400 instructions) If you own or have more than one, describe here: 3.2. Make: Who has an interest in the property? Check one. Do not deduct secured claims or exemptions. Put Model: Debtor 1 only the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Debtor 2 only Year: Debtor 1 and Debtor 2 only Current value of the Current value of the Approximate mileage: entire property? At least one of the debtors and another portion you own? Other information: ☐ Check if this is community property (see instructions)

Case 18-26518

Doc 1

Filed 09/20/18

Entered 09/20/18 13:45:02

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Case 18-26518 Doc 1 Filed 09/20/18 Entered 09/20/18 13:45:02 Desc Main Document Page 13 of 55 Richards Montoria Defrances Debtor 1 Case number (# known) Middle Name 3.3. Make: Who has an interest in the property? Check one. Do not deduct secured claims or exemptions. Put Debtor 1 only Model: the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Debtor 2 only Year: Debtor 1 and Debtor 2 only Current value of the Current value of the Approximate mileage: At least one of the debtors and another entire property? portion you own? Other information: Check if this is community property (see instructions) 3.4. Make: Who has an interest in the property? Check one. Do not deduct secured claims or exemptions. Put Debtor 1 only Model: the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Debtor 2 only Year: Debtor 1 and Debtor 2 only Current value of the Current value of the Approximate mileage: entire property? At least one of the debtors and another portion you own? Other information: Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories No. Yes Who has an interest in the property? Check one. 4.1. Make: Do not deduct secured claims or exemptions. Put Model: Debtor 1 only the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Debtor 2 only Year: Debtor 1 and Debtor 2 only Other information: Current value of the Current value of the At least one of the debtors and another entire property? portion you own? ☐ Check if this is community property (see instructions) If you own or have more than one, list here: Who has an interest in the property? Check one. 4.2. Make: Do not deduct secured claims or exemptions. Put Debtor 1 only Model: the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Debtor 2 only Year: Debtor 1 and Debtor 2 only Current value of the
Current value of the Other information: entire property?

At least one of the debtors and another

☐ Check if this is community property (see

instructions)

portion you own?

Document

Case 18-26518 Doc 1 Filed 09/20/18 Entered 09/20/18 13:45:02 Desc Main

Debtor 1

Montoria Defrances

Richards

Page 14 of 55

Middle Name

Case number (if known)_

Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware No Yes. Describe	or exemptions.
No Yes. Describe Furniture - Residence	. 1500
Yes. Describe Furniture - Residence	. 1500
	. 1500
Flactronics	
· wider ones	\$ 2000
Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games	
Yes. Describe	t - vaning
	\$
Collectibles of value	
Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe	
t i	\$
Equipment for sports and hobbies	
Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe	
	\$
Firearms	
Examples: Pistols, rifles, shotguns, ammunition, and related equipment One is a second of the control of the c	
to all	\$
Clothes	
Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No Yes, Describe	
Yes. Describe Clothes - Residence	\$ 250
lewelry	
Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver	
Yes. Describe	•
on-farm animals	\$
xamples: Dogs, cats, birds, horses	
Yes. Describe.	
ny other personal and household items you did not already list, including any health aids you did not list	. •
No.	
Yes. Give specific	
information,	\$
r Part 3. Write that number here	\$ <u>1750</u>

15.

Document

Case 18-26518 Doc 1 Filed 09/20/18 Entered 09/20/18 13:45:02 Desc Main

Debtor 1

Montoria Defrances

Richards

Page 15 of 55

Middle Name

Last Name

Case number (if known)_

	any legal or equitable interest i	n any of the following?	Current value of the portion you own? Do not deduct secured clair or exemptions.
16. Cash Examples: Money v	ou have in vour wallet in vour b	DMG in a cofe day of t	
☑ No		ome, in a safe deposit box, and on hand when you file your petition	
165		Cash:	\$
7. Deposits of money Examples: Checking and other No Yes	g, savings, or other financial acco r similar institutions. If you have r	ounts; certificates of deposit; shares in credit unions, brokerage houses, multiple accounts with the same institution, list each.	
,	,	Institution name:	
	17.1. Checking account:		\$
	17.2. Checking account:		\$
	17.3. Savings account:		
	17.4. Savings account:		\$
	17.5. Certificates of deposit:		\$
	17.6. Other financial account:		\$
	17.7. Other financial account:		\$
	17.8. Other financial account:		\$
	17.9. Other financial account:		T
			\$
	. Or publicly traded stocks	rage firms, money market accounts	
Bonds, mutual funds, Examples: Bond funds No Yes	investment accounts with broke		
Examples: Bond funds. No	, investment accounts with broke Institution or issuer name:		\$
Examples: Bond funds. No	, investment accounts with broke Institution or issuer name:		
Examples: Bond funds. No	, investment accounts with broke Institution or issuer name:		\$ \$ \$
Examples: Bond funds No Yes	investment accounts with broke Institution or issuer name:		\$
Examples: Bond funds No Yes Non-publicly traded so an LLC, partnership, and No	investment accounts with broke Institution or issuer name:	ated and unincorporated businesses, including an interest in	\$
Examples: Bond funds No Yes	nivestment accounts with broke Institution or issuer name: tock and interests in incorpora and joint venture Name of entity:	ated and unincorporated businesses, including an interest in % of ownership:	\$

19.

vegotiable						
vegotiable						
vegotiable	nt and corporate b	onds and	other negotiable and nor	n-negotiable instrum	ents	
	<i>instruments</i> include	personal r	checks, cashiers' checks, p I cannot transfer to someor			
No No			a daminor transfer to someon	te by signing or delive	ering them.	
- Francisco	ve specific – Issuei	r name:				
	tion about					
						<u> </u>
						- \$
					,	3
atirement	or pension accour	nts	404//)			
No	incrests in INA, ERI	oa, keogn	i, 401(K), 403(b), thrift savin	igs accounts, or other	pension or profit-sharing pla	ans
Yes. List						
account :	separately. Type o	f account:	Institution name:			
	401(k)	or similar pla	in:			<u> </u>
	Pension	ı plan:				\$
	IRA:					
	Retirem	ent account:				_ \$
	Keogh:					\$
	Addition	al account:				
	Addition	al account:				. \$
						\$
urity depo	osits and prepaym	ante				
r share of	all unused deposits	you have	made so that you may con	tinue service or use fro	Om a company	
<i>mples:</i> Ag panies, or	neements with landi	ords, prepa	aid rent, public utilities (elec	ctric, gas, water), telec	communications	
Vo						
/es	***************************************	Ir	nstitution name or individual:			
	Electric:		- The state of the			
	Gas:	******				\$
	Heating o	il:				\$
	Security d	leposit on re	ntal unit:			\$
	Prepaid re	ent:				\$
	Telephone	e:				\$
	Water:					\$
	Rented fur					\$

3. Annuities (A contract fo						
No Yes	Yes Issuer name and description:					
		\$				
		\$				
		\$				

Case 18-26518 Doc 1 Filed 09/20/18 Entered 09/20/18 13:45:02 Desc Main

Document Page 17 of 55 Montoria Defrances Richards Debtor 1 Case number (If known)

24. Interests in an education IRA,	in an accou	unt in a qualified ARI E .				
26 U.S.C. §§ 530(b)(1), 529A(b)), and 529(b	ont in a qualified ABLE (rogram, or under a qualified :	state tuition progra	am.	
⊘ No						
Yes	Institution na	ame and description Con-	nantal. El- II.			
"	TIOGRANION TIA	and description, Sept	arately file the records of any into	erests.11 U.S.C. § (521(c):	
<u></u>						\$
						t
						Ψ
					3	<u> </u>
5. Trusts, equitable or future inter exercisable for your henefit	rests in pro	perty (other than anythi	ng listed in line 1), and rights	Of noware		
The second second				o. powers		
Ø No	· · · · · · · · · · · · · · · · · · ·	·	The state of the s			
Yes. Give specific information about them			The second state of the statement of the second of the sec			
miori)iadon about mem					\$_	
Patents, copyrights, trademark				The state that can be		
Examples: Internet domain name	s, websites.	. Droceeds from rovalties :	ual property			
ZI No	•					
Yes. Give specific		material and comment of property for material activities of the second o	Access on participation of a program of the access of the	New Advanced Control of State Control of State Control		
information about them					e	
Tarana					\$_	
Licenses, franchises, and other	general int	tangibles				
Examples: Building permits, exclu-	sive license	s, cooperative association	nholdings, liquor licenses, profe-	ssional licenses		
No No						
Yes. Give specific	4 (1 - 5 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -	A - FANGE OF THE FALL CONTINUES OF A SECURITY OF A SECURIT	$p_{i,j} : p_{i,j} : p_{i$			
information about them					\$	
			and the second s	at a coperation and a action of a continuous		
oney or property owed to you?					Cı	arrent value of the
					po	rtion you own?
					Do clai	not deduct secured ims or exemptions.
Tax refunds owed to you						and the analysis of the
☑ No						
Yes. Give specific information	,	tamin ayan yayatirinda a tamininga aan maa aabaya ay ta'a aa aabay ay amagadaan ka ya amag	Andrew Start and Start and Commencer and Start			
about them, including whe you already filed the returr	ther		appen, or a	Federal;	\$	
and the tax years	15			State:	\$	
				Local:	\$	
			and the second s			
Examples: Past due or lump sum al	limony, spou	usal support, child suppor	t, maintenance, divorce settleme	ent, property settlen	ent	
Examples: Past due or lump sum al				ent, property settlen	ient	
Examples: Past due or lump sum al		usal support, child suppor		ent, property settlen	ent	
Examples: Past due or lump sum al			Property of the Control of the Contr	ent, property settlen Alimony:	ent \$	
Examples: Past due or lump sum al					\$	
Examples: Past due or lump sum al				Alimony:	\$ \$	
Examples: Past due or lump sum al				Alimony: Maintenance:	\$ \$ \$	
Examples: Past due or lump sum al No Yes. Give specific information				Alimony: Maintenance: Support:	\$ \$ \$	
Examples: Past due or lump sum al No Yes. Give specific information				Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$ \$ \$	
Examples: Past due or lump sum al No Yes. Give specific information Other amounts someone owes yo Examples: Unpaid wages, disability	ou insurance n	Navments disability boost		Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$ \$ \$	
Examples: Past due or lump sum al No Yes. Give specific information Other amounts someone owes yo examples: Unpaid wages, disability Social Security benefits;	ou insurance n			Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$ \$ \$	
Other amounts someone owes yo Examples: Unpaid wages, disability	ou insurance pi unpaid loans	Navments disability boost		Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$ \$ \$	

30.

Case 18-26518 Doc 1 Filed 09/20/18 Entered 09/20/18 13:45:02 Desc Main Document Page 18 of 55 Montoria Defrances Debtor 1 Richards Case number (# known) Middle Name 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Z No Yes. Name the insurance company Company name: Beneficiary: Surrender or refund value: of each policy and list its value.... 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. Ø No Yes. Give specific Information..... 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue **1** No Yes. Describe each claim..... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims No Yes. Describe each claim..... 35. Any financial assets you did not already list No Yes. Give specific information..... 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. Part 5: 37. Do you own or have any legal or equitable interest in any business-related property? No Go to Part 6

Yes. Go to line 38,	
	Current value of the portion you own?
	Do not deduct secured claims or exemptions.
36. Accounts receivable or commissions you already earned	
② No	
Yes. Describe	and the contract of the contra
	<u>.</u>

39. Office equipment, furnishings, and supplies

Exampl	es: Business-rela	ated computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	
No		till till till till till till till till	
Ye:	s. Describe		
		\$	

Case 18-26518 Doc 1 Filed 09/20/18 Entered 09/20/18 13:45:02 Desc Main Document Page 19 of 55 Montoria Defrances Richards Debtor 1 Case number (if known) Middle Name 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade No No Yes. Describe..... 41. Inventory 2 No Yes. Describe... 42. Interests in partnerships or joint ventures No Yes. Describe...... Name of entity: % of ownership: 43 Customer lists, mailing lists, or other compilations Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))? O No Yes. Describe...... 44. Any business-related property you did not already list Ø No Yes. Give specific information 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. Part 6: If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. Yes. Go to line 47. Current value of the portion you own? Do not deduct secured claims or exemptions,

Official Form 106A/B

Yes.....

47. Farm animals

Ø No

Examples: Livestock, poultry, farm-raised fish

Page 20 of 55 Document Montoria Defrances Richards Deptor 1 Case number (if known) Middle Name 48. Crops-either growing or harvested No No Yes. Give specific information..... 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade (Yes 50. Farm and fishing supplies, chemicals, and feed Ø No Yes..... 51. Any farm- and commercial fishing-related property you did not already list 2 No Tal. Yes. Give specific information..... 52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here 0 Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☑ No Yes. Give specific information..... 54. Add the dollar value of all of your entries from Part 7. Write that number here Part 8: List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$ 1400 56. Part 2: Total vehicles, line 5 1750 57. Part 3: Total personal and household items, line 15 58. Part 4: Total financial assets, line 36 59. Part 5: Total business-related property, line 45 \$ 0 60. Part 6: Total farm- and fishing-related property, line 52 61. Part 7: Total other property not listed, line 54 62. Total personal property. Add lines 56 through 61. Copy personal property total -> + \$ 3150 63. Total of all property on Schedule A/B. Add line 55 + line 62. 3150

Case 18-26518

Doc 1

Filed 09/20/18

Entered 09/20/18 13:45:02

Case 18-26518 Doc 1 Filed 09/20/18 Entered 09/20/18 13:45:02 Desc Main Page 21 of 55 Document

Debtor 1	Montoria	Defrances	Richards
Debtor 2	First Name	Middle Name	Last Name
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E Case number	lankruptcy Court for	the: NORTHER District	of ILLINOIS
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1:	Identify the	Property You	Claim a	Exempt
---------	--------------	--------------	---------	--------

1	✓ You are ci	exemptions are you claiming? laiming state and federal nonban laiming federal exemptions. 11 L	kruptov exemptions 11	f your spouse is filing with you. U.S.C. § 522(b)(3)	
2.	For any prope	erty you list on <i>Schedule A/B</i> ti	hat you claim as exem	pt, fill in the information below.	
	Brief descrip Schedule A/E	tion of the property and line on 3 that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
			Copy the value from Schedule A/B	Check only one box for each exemption.	
	Brief description:	2005 Toyota	\$_1400		735-5/12-1001(g)(1);
	Line from Schedule A/B:			100% of fair market value, up to any applicable statutory limit	4
	Brief description:	Clothes	\$_250		735-5/12-1001(a)(b);
	Line from Schedule A/B:			100% of fair market value, up to any applicable statutory limit	
	Brief description:	Furniture	\$ <u>1500</u>	□ \$	735-5/12-1001(a)(b);
	Line from Schedule A/B:	**************************************		100% of fair market value, up to any applicable statutory limit	
	(Subject to adju ☑ No		ears after that for cases	filed on or after the date of adjustment.)	

Case 18-26518 Doc 1 Filed 09/20/18 Entered 09/20/18 13:45:02 Desc Main Document Page 22 of 55

Debtor 1

Montoria Defrances
First Name Middle Name

Richards

Case number (if known)_____

Part 2:

Additional Page

Brief descrip on Schedule	otion of the property and line A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemptio
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	W-2011	\$	_ O \$	
Line from Schedule A/B	:		☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:		\$		
Line from Schedule A/B			☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:		\$	□ \$	
Line from Schedule A/B:	and the state of t		100% of fair market value, up to any applicable statutory limit	
Brief description:		\$	Q \$	
Line from Schedule A/B:			100% of fair market value, up to any applicable statutory limit	
Brief description:		\$		
Line from Schedule A/B:			☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:		\$	- \$	
Line from Schedule A/B:	***************************************		☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:		\$	3 \$	
Line from Schedule A/B:			☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:		\$		
Line from Schedule A/B;	***************************************			
Brief description;		\$	□ \$	
Line from Schedule A/B:			100% of fair market value, up to any applicable statutory limit	
Brief description;		\$	O \$	
Line from Schedule A/B;	The state of the s		100% of fair market value, up to any applicable statutory limit	
Brief description:		\$	U \$	
Line from Schedule A/B:			100% of fair market value, up to any applicable statutory limit	
Brief description:		\$	-	
Line from Schedule A/B:			100% of fair market value, up to any applicable statutory limit	

Entered 09/20/18 13:45:02 Desc Main Page 23 of 55 Case 18-26518 Doc 1 Filed 09/20/18 Document

Fill in this informatio	on to identify your	case:					
Debtor 1 Montori	ia D	efrances	Richards				
First Name		ddle Name	Last Name				
Debtor 2 (Spouse, if filing) First Name	X-Ei	dole Name					
United States Bankruptcy			Last Name ILLINOIS				
Case number							
(If known)						☐ Chec	k if this is an
							ded filing
Official Form	1060						
			11. 6.				
Schedule [J. Credito	rs wno	Have Cla	ims Secur	ed by Pro	perty	12/15
Be as complete and a information. If more s	ccurate as possib	le. If two marrie	d people are filing	together, both are e	qually responsibl	e for supplying corre	ct
information. If more s additional pages, writ	e your name and	opy the Addition case number (if	nai Page, fili it out, known).	number the entries,	, and attach it to th	is form. On the top of	of any
1. Do any creditors ha	ive claims secure	d by your prope	rty?				
Yes. Fill in all of t	ox and submit this f	form to the court	with your other sche	edules. You have noth	ning else to report o	n this form.	
i co. i ai iii aii oi t	the information being	ow.					
Part 1: List All Sec	cured Claims						
2. List all secured clair	ms. If a creditor has	s more than one	secured claim, list th	ne creditor separately	Column A	Column B	Column C
for each claim. If more As much as possible,	re uran one credim	r nas a namicular	claim liet the other	araditare in Dant a	Amount of claim Do not deduct the	Value of collateral that supports this	Unsecured portion
A 41	not the dains in a	phabetical order	according to the cre	editor's name.	value of collateral.	claim	If any
2.1 Qc Holding		Describe the	property that secui	res the claim:	\$ 4400	\$_1400	e 1000
Creditor's Name		2005 Toyot			V <u>4400</u>	⊅ 1400	\$_3000
8502 S Cicero Ave			1				
Number Street		i Samasanan		the manufacture of the manufacture of the control o			
		As of the dat	e you file, the claim	is: Check all that apply.			
burbank IL 60459		Unliquidat					
City	State ZIP Code	Disputed	60				
Who owes the debt? Ch	neck one.		Check all that apply.				
Debtor 1 only							
Debtor 2 only		car loan)	nent you made (such a	s mortgage or secured			
Debtor 1 and Debtor 2		☐ Statutory if	en (such as tax lien, m	echanic's lien)			
At least one of the deb	otors and another	Judgment	lien from a lawsuit	C mu			
☐ Check if this claim r	relates to a	U Other (inci	uding a right to offset) _	Car Title Loan-me	dical		
community debt	09/16						
Date debt was incurred	VZ/10	Last 4 digits	of account number				
		Describe the	property that secure	es the claim;	\$	S	the contribution of the state o
Creditor's Name			manufacture of the second of t			*	
Number Street							
		As of the date	vou file, the claim i	s: Check all that apply.			
		Contingent		o. Oneck all trial apply.			
02		_ Unliquidate					:
City	State ZIP Code	Disputed					
Who owes the debt? Che	eck one.	Nature of lien.	Check all that apply.				1
Debtor 1 only		☐ An agreeme	ent you made (such as	mortgage or secured			:
Debtor 2 only		car loan)					
Debtor 1 and Debtor 2 c At least one of the debte	only	☐ Statutory lie	n (such as tax lien, me en from a lawsuit	chanic's lien)			
			en from a lawsuit ding a right to offset)				:
Check if this claim re community debt	lates to a		a =g.n to onset)				
Date debt was incurred		Last & dinita -	f account number				
Add the dollar value of	of vour entries in 1	Column A an 41	is none Will the		**************************************	and the state of t	Mass diffusion on the proposition of the property of the contract of the contr
donar value (o your entries in (Column A on th	is page. Write that	number here: \$	4400		

Case 18-26518 Doc 1 Filed 09/20/18 Entered 09/20/18 13:45:02 Desc Main Document Page 24 of 55

	formation to iden					
Deptor 1	Montoria First Name	Defrances Middle Name	Richards			
Debtor 2		widdle Name	Last Name			
(Spouse, if filing)		Middle Name	Last Name			
United States Ba	ankruptcy Court for t	the: NORTHER Dis	strict of ILLINOIS			
Case number (If known)						neck if this is nended filing
Official E	a 100E	/E				_
	orm 106E/	···				
Schedu	le E/F: C	reditors \	Who Have Unsecured (Claims		12/15
VB: Property (Creditors with peeded, copy the region of th	Official Form 106 partially secured he Part you need pages, write your	6A/B) and on Sche claims that are list I, fill it out, number r name and case n	•	n. Also list executo Leases (Official Fo	ory contracts on orm 106G). Do no	Schedule of include any
art 1: List	All of Your PR	RIORITY Unsecu	red Claims			
. Do any credi	itors have priorif	ty unsecured clain	ns against you?			
No. Go to	Part 2.					
Yes.	ure melautho	armed at 1				
nonpriority an	mounts. As much	as possible list the	reditor has more than one priority unsecured cla a claim has both priority and nonpriority amour claims in alphabetical order according to the cra Part 1. If more than one creditor holds a particu	nts, list that claim he	re and show both	priority and
(For an explai	nation of each typ	e of claim, see the	instructions for this form in the instruction bookle	ılar claim, list the oth	her creditors in Pa	art 3.
			The state of the s	Total clai	im Priority	Nonpriori
7				\$2\$76 Darent	amount	amount
Priority Creditor	'a Nama		Last 4 digits of account number	\$	\$	s
THOMY Creditor:	a ivanie		When was the debt incurred?	-	-	
Number	Street		Arrest was the debt literated?			
			As of the date you file, the claim is: Check all	that apply		
City	Sta	ate ZIP Code	☐ Contingent			
Who incurred	d the debt? Check	cone	Unliquidated			
Debtor 1 o			☐ Disputed			
Debtor 2 or			Type of PRIORITY unsecured claim:			
	and Debtor 2 only		☐ Domestic support obligations			
At least one	e of the debtors and	1 another	Domestic support obligations			
Check if t	this claim is for a		Taxes and certain other debts you owe the gov	ernment		
		community debt		ernment ere		
Is the claim s	this claim is for a subject to offset?	community debt	Taxes and certain other debts you owe the gov Claims for death or personal injury while you we intoxicated	ere		
Is the claim s	subject to offset?	community debt	Taxes and certain other debts you owe the gov Claims for death or personal injury while you we intoxicated Other. Specify	ere		
Is the claim s No Yes	subject to offset?	community debt	Taxes and certain other debts you owe the gov Claims for death or personal injury while you we intoxicated Other. Specify			
Is the claim s	subject to offset?	community debt	Taxes and certain other debts you owe the gov Claims for death or personal injury while you we intoxicated Other. Specify Last 4 digits of account number	ere		
Is the claim s No Yes Priority Creditor's	subject to offset?	community debt	Taxes and certain other debts you owe the gov Claims for death or personal injury while you we intoxicated Other. Specify			S.
Is the claim s No Yes Priority Creditor's	subject to offset?	community debt	Taxes and certain other debts you owe the gov Claims for death or personal injury while you we intoxicated Other. Specify Last 4 digits of account number When was the debt incurred?	######################################		
Is the claim s No Yes Priority Creditor's	subject to offset?	community debt	☐ Taxes and certain other debts you owe the gov☐ Claims for death or personal injury while you we intoxicated☐ Other. Specify☐ Last 4 digits of account number☐ When was the debt incurred? As of the date you file, the claim is: Check all times.	######################################		
Is the claim s No Yes Priority Creditor's	subject to offset?	community debt	Taxes and certain other debts you owe the gov Claims for death or personal injury while you we intoxicated Other. Specify Last 4 digits of account number When was the debt incurred?	######################################		
Is the claim s No Yes Priority Creditor's Number S City Who incurred	subject to offset? Name Street State I the debt? Check of	e ZIP Code	☐ Taxes and certain other debts you owe the gov ☐ Claims for death or personal injury while you we intoxicated ☐ Other. Specify ☐ Last 4 digits of account number ☐ When was the debt incurred? ☐ As of the date you file, the claim is: Check all the Contingent	######################################		
Is the claim s No Yes Priority Creditor's Number S City Who incurred Debtor 1 on	Street State I the debt? Check only	e ZIP Code	Taxes and certain other debts you owe the gov Claims for death or personal injury while you we intoxicated Other. Specify Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all the Contingent Unliquidated Disputed	######################################		
Is the claim s No Yes Priority Creditor's Number S City Who incurred Debtor 1 on Debtor 2 on	Street State I the debt? Check only	e ZIP Code	Taxes and certain other debts you owe the gov Claims for death or personal injury while you we intoxicated Other. Specify Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all the Contingent Unliquidated Disputed Type of PRIORITY unsecured claim:	######################################		
Is the claim s No Yes Priority Creditor's Number S City Who incurred Debtor 1 on Debtor 2 on Debtor 1 an	Street State I the debt? Check only bity and Debtor 2 only	e ZIP Code	□ Taxes and certain other debts you owe the gov □ Claims for death or personal injury while you we intoxicated □ Other. Specify □ Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all the contingent □ Unliquidated □ Disputed Type of PRIORITY unsecured claim: □ Domestic support obligations	- \$hat apply.		
Is the claim s No Yes Priority Creditor's Number S City Who incurred Debtor 1 on Debtor 2 on Debtor 1 and At least one	State State I the debt? Check only and Debtor 2 only of the debtors and a	e ZIP Code one.	Taxes and certain other debts you owe the gover Claims for death or personal injury while you we intoxicated Other. Specify Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all the Contingent Unliquidated Disputed Type of PRIORITY unsecured claim: Domestic support obligations Taxes and certain other debts you owe the gove	are \$		
Is the claim s No Yes Priority Creditor's Number S City Who incurred Debtor 1 on Debtor 2 on Debtor 1 and At least one	Street State I the debt? Check only bity and Debtor 2 only	e ZIP Code one.	Taxes and certain other debts you owe the gover Claims for death or personal injury while you we intoxicated Other. Specify Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all the Contingent Unliquidated Disputed Type of PRIORITY unsecured claim: Domestic support obligations Taxes and certain other debts you owe the gover Claims for death or personal injury while you we	are \$		
Is the claim s No Yes Priority Creditor's Number S City Who incurred Debtor 1 on Debtor 1 an At least one Check if the	State State I the debt? Check only and Debtor 2 only of the debtors and a	e ZIP Code one.	Taxes and certain other debts you owe the gover Claims for death or personal injury while you we intoxicated Other. Specify Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all the Contingent Unliquidated Disputed Type of PRIORITY unsecured claim: Domestic support obligations Taxes and certain other debts you owe the gove	anat apply.		

Case 18-26518 Doc 1 Filed 09/20/18 Entered 09/20/18 13:45:02 Desc Main

Debtor 1

Montoria Defrances
First Name Middle Name Middle Name Document Richards

Page 25 of 55 Case number (if known)_

Your PRIORITY Unsecured Claims — Continuation Page Part 1:

, ,	em beginning with 2.3, followed by 2.4, and so forth.	Total claim	Priority amount	Nonprio amount
Priority Creditor's Name	Last 4 digits of account number	\$	\$. \$
Number Street	When was the debt incurred?			
	As of the date you file, the claim is: Check all that apply	·.		
	☐ Contingent			
City State ZIP Code	Unliquidated			
Who incurred the debt? Check one.	☐ Disputed			
Debtor 1 only Debtor 2 only	Type of PRIORITY unsecured claim:			
Debtor 2 only Debtor 1 and Debtor 2 only	Domestic support obligations			
At least one of the debtors and another	Taxes and certain other debts you owe the government			
Check if this claim is for a community debt	Claims for death or personal injury while you were intoxicated			
Is the claim subject to offset?	Other. Specify			
No Yes				
and the manuscript (Biggs schools and Ashid (sychoptish)group deposits manuscripter, specificacy manuscripter, and constitute of the manuscripter and consti	and the state of name and the second	and the second second second page 18 1 and 18 19 a	that the Property of the State	the of the opening of members
Priority Creditor's Name	Last 4 digits of account number	\$	\$	\$
Number Street	When was the debt incurred?			
	As of the date you file, the claim is: Check all that apply.			
	☐ Contingent			
City State ZIP Code	Unliquidated			
Alba inaugus della della a	☐ Disputed			
Who incurred the debt? Check one.				
Debtor 1 only	Type of PRIORITY unsecured claim:			
Debtor 2 only	Domestic support obligations			
Debtor 1 and Debtor 2 only	Taxes and certain other debts you owe the government			
At least one of the debtors and another	Claims for death or personal injury white you were			
Check if this claim is for a community debt	intoxicated			
·	Other. Specify			
s the claim subject to offset?				
O No				
Yes				
	Last 4 digits of account number	<u> </u>	e ne milione establishes establishes establishes	e e com me allattene y degrad y
riority Creditor's Name	When was the debt incurred?	V)
umber Street	The state of the s			
	As of the date you file, the claim is: Check all that apply. Contingent			
ty State ZIP Code	Unliquidated			
ho incurred the debt? Check one.	Disputed			
Debtor 1 only	Type of PRIORITY unsecured claim:			
Debtor 2 only				
Debtor 1 and Debtor 2 only	Domestic support obligations			
At least one of the debtors and another	Taxes and certain other debts you owe the government			
Check if this claim is for a community debt	Claims for death or personal injury while you were intoxicated	No the beautiful and the species of the state of the stat	e ^{nte} de state en	and the state of t
the claim subject to offset?	Other, Specify			
No				
Yes				

Case 18-26518 Doc 1 Filed 09/20/18 Entered 09/20/18 13:45:02 Desc Main Richa Page 26 of 55 number (# known)

Debtor 1

Montoria Defrances

List All of Your NONPRIORITY Unsecured Claims

1	No. You have nothing to report in this part. Submit this form to the Yes		
	List all of your nonpriority unsecured claims in the alphabetica nonpriority unsecured claim, list the creditor separately for each cla included in Part 1. If more than one creditor holds a particular claim claims fill out the Continuation Page of Part 2.	im. For each claim listed, identify what type of claim it is. Do no	t list claims already
4.1	City Of Chinas		Total claim
<u> </u>	City Of Chicago Nonpriority Creditor's Name	Last 4 digits of account number	s 1000
	Depart Of Finance Po Box 804556	When was the debt incurred?2018	5_1000
	Number Street		
	Chicago IL 60680-4107		
	City State ZIP Code	As of the date you file, the claim is: Check all that apply.	
		☐ Contingent	
	Who incurred the debt? Check one.	Unliquidated	
	Debtor 1 only	Disputed	
	Debtor 2 only	□ Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another		
		Student loans	
	☐ Check if this claim is for a community debt	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Is the claim subject to offset?	Debts to pension or profit-sharing plans, and other similar debts	
	☑ No	Other. Specify <u>Tickets</u>	
	☐ Yes		
	$A = \frac{1}{2} \left(\frac{1}{$	e de designe de métallica de mega para de mesa de menantica de manda de mega de mesa de mesa de mesa de mesa de	in the state of the section of the s
4.2	Comed	Last 4 digits of account number	\$ <u>1000</u>
	Nonpriority Creditor's Name	When was the debt incurred? 2017	
	311 W. Washington		
	Number Street	An of the state of	
	Chicago IL 60606	As of the date you file, the claim is: Check all that apply.	
	City State ZIP Code	☐ Contingent	
	Who incurred the debt? Check one.	Unliquidated	
	Debtor 1 only	☐ Disputed	
	Debtor 2 only		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	Clarity and the second	Obligations arising out of a separation agreement or divorce	
	Check if this claim is for a community debt	that you did not report as priority claims	
	Is the claim subject to offset?	Debts to pension or profit-sharing plans, and other similar debts	
	☑ No	Other. Specify <u>Utility</u>	
	Yes Material Material Control of Contr		
4.3	Department Of Education	The state of the s	a dan manakanan kerantikan bekeradan mendebikan perindirikan ing
L	Nonpriority Creditor's Name	Last 4 digits of account number	\$ 12000
	400 Marilyn Avenue S.w.	When was the debt incurred? 1981	T
	Number Street	•	
	Washington DC 20202		:
	City State ZIP Code	As of the date you file, the claim is: Check all that apply.	
	Who incurred the debt? Check one.	☐ Contingent	
		☐ Unliquidated	
	☑ Debtor 1 only ☑ Debtor 2 only	☐ Disputed	
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
		☑ Student loans	
	☐ Check if this claim is for a community debt	Obligations arising out of a separation agreement or divorce	
	Is the claim subject to offset?	that you did not report as priority claims	
	No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other, Specify Student Loan	:
•			

Case 18-26518

Doc 1 Filed 09/20/18 Entered 09/20/18 13:45:02 Desc Main

Debtor 1

Montoria Defrances
First Name Middle Name

Richards Document

Page 27 of 55
Case number (# known)

Part 2:

Your NONPRIORITY Unsecured Claims — Continuation Page

Aft	ter listing any entries on this page, number them beginning wi	th 4.4, followed by 4.5, and so forth.	Total claim
4.4			•
L	Student Loans	Last 4 digits of account number	. 150000
	Nonpriority Creditor's Name	AAAA AAAA AAAA AAAA AAAAA AAAAA AAAAA AAAA	s_150000
	400 Maryland Avenue, Sw Number Street	When was the debt incurred? 2006	
	Washington DC 20202	As of the date you file, the claim is: Check all that apply.	
	City State ZIP Code	☐ Contingent	
	Who incurred the debt? Check one.	Unliquidated	
	Debtor 1 only	☐ Disputed	
	Debtor 2 only	_	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	Student loans	
		Obligations arising out of a separation agreement or divorce that	-
	☐ Check if this claim is for a community debt	you did not report as priority claims	
	Is the claim subject to offset?	Debts to pension or profit-sharing plans, and other similar debts	
	☑ No	Other. Specify Education	
	☐ Yes		:
	The second secon	Last 4 digits of account number	nd obere men er rege for sommer met boser et de
	Nonpriority Creditor's Name		Ψ
		When was the debt incurred?	
	Number Street		
	City State 719 Code	As of the date you file, the claim is: Check all that apply.	
	City State ZIP Code	Contingent	
	Who incurred the debt? Check one.	☐ Unliquidated	
	Debtor 1 only	Disputed	
	Debtor 2 only		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that	
	Check if this claim is for a community debt	you did not report as priority claims	
	Is the claim subject to offset?	Debts to pension or profit-sharing plans, and other similar debts	
	O No	Other. Specify	
	Yes		
	AND THE PROPERTY OF THE PROPER	Last 4 digits of account number	\$
Ī	Nonpriority Creditor's Name		
		When was the debt incurred?	
7	Number Street	As of the date you file, the claim is: Check all that apply.	
ĉ	City State ZIP Code	☐ Contingent	
	Aller I had a state of	☐ Unliquidated	
	Who incurred the debt? Check one.	☐ Disputed	
	Debtor 1 only	F	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
Ļ	At least one of the debtors and another		
	Check if this claim is for a community debt	 Obligations arising out of a separation agreement or divorce that you did not report as priority claims 	
	·	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offset?	Other, Specify	
	No No		
Ļ.,	Yes		

Case 18-26518 Doc 1 Filed 09/20/18 Entered 09/20/18 13:45:02 Desc Main Page 28 of 55

Debtor 1

Montoria Defrances

Rici Document

Case number (#known)_

Part 4:

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim
Total claims	6	a. Domestic support obligations	6a. _{\$ 0}
from Part 1	6	b. Taxes and certain other debts you owe the government	6b. <u>\$</u> 0
	6	c. Claims for death or personal injury while you were intoxicated	6c. \$_0
	60	d. Other. Add all other priority unsecured claims. Write that amount here.	^{6d.} + _{\$ 0}
	6e	e. Total. Add lines 6a through 6d.	6e. \$0
			Total claim
otal claims	6f.	Student loans	6f
otal claims rom Part 2		Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. \$ <u>12000</u>
	6 g	Obligations arising out of a separation agreement or divorce that you did not report as priority	6f
	6g 6h.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other	6f. \$12000 6g. \$0

Case 18-26518 Doc 1 Filed 09/20/18 Entered 09/20/18 13:45:02 Desc Main Document Page 29 of 55

Debtor	Montoria	Defrances	Richards		
	First Name	Middle Name	Last Name	-	
Debtor 2 (Spouse I	filing) First Name	Middle Name	Last Name		
United S	tates Bankruptcy Court for	the:NORTHERDistrict			
Case nu		- And the state of		ļ	
(if known)				Check if this is
				***************************************	amended filing
)fficia	al Form 106G	, i			
CHE	aule G: Ex	ecutory Co	ntracts and	Unexpired Leases	12/15
Do y List s exam unex	es. Fill in all of the info separately each perso opie, rent, vehicle leas oired leases. on or company with w	ry contracts or unexpi file this form with the co rmation below even if the or company with with se, cell phone). See the	ired leases? ourt with your other sched he contracts or leases are hom you have the contra e instructions for this form	ules. You have nothing else to report on this form. listed on Schedule A/B: Property (Official Form 106A act or lease. Then state what each contract or lease in the instruction booklet for more examples of execu-	
Numb	er Street				
City	angan sa kabagan sa sa kasa sa sa kababan sa sa ka	State ZIP Code		and the same and t	
					terrett til er er er til er er er eger, er ere
Name					
	er Street				
Numbe					
		C1 1			
Numbe City		State ZIP Code		the state of the s	en anno en agrico de la partir de la companyone de la companyone de la companyone de la companyone de la compa
City		State ZIP Code		the state of the s	the territories of the same and the same
City		State ZIP Code			The Section of the Se
City	or Street	State ZIP Code			***************************************
City Name Numbe	or Street	State ZIP Code			
City	or Street	State ZIP Code			
City Name Numbe	er Street	1,127			
City Name Numbe	or Street	1,127			
Name Numbe City		1,127			
City Name Numbe		1,127			
Name Numbe City		1,127			
Name Numbe City Name		State ZIP Code			

State

ZIP Code

City

Case 18-26518 Doc 1 Filed 09/20/18 Entered 09/20/18 13:45:02 Desc Main Document Page 30 of 55

Montoria Defrances
First Name Middle Name Debtor 1 Richards Case number (# known) Additional Page if You Have More Contracts or Leases Person or company with whom you have the contract or lease What the contract or lease is for 2.6 Name Number Street City State ZIP Code 2.7 Name Number Street City State ZIP Code 2.8 Name Number Street City State ZIP Code 2.9 Name Number Street City State ZIP Code 2.10 Name Number Street City State ZIP Code 2.11 Name Number Street City State ZIP Code 2.12 Name Number Street City State ZIP Code 2.13 Name Number Street State ZIP Code

Case 18-26518 Doc 1 Filed 09/20/18 Entered 09/20/18 13:45:02 Desc Main Document Page 31 of 55

De							
	ebtor 1	Montoria First Name	Defrances				
	btor 2		Middle Name	Last Nar	ne	9	
		filing) First Name	Middle Name	1101111	ne		
Un	ited Sta	ites Bankruptcy Cour	rt for th NORTHER Di	istrict of ILLINOIS			
	se num known)	ber		****			
	***************************************	·					Check if this is
)fi	ficia	Form 106	3H				amended filing
							
-			our Code				12/15
nd i	numbe numb	er the entries in t er (if known). An	he boxes on the left. swer every question	Attach the Addition	ou may have. Bect information. I al Page to this p	e as complete and accurate as if more space is needed, copy t page. On the top of any Addition	oossible. If two married per ne Additional Page, fill it ou nal Pages, write your name
1. [J have any codeh	stors? /If you are filing		r	And the second second	
	No.	any boacs	otors? (If you are filing	y a juint case, do not	ist eitner spouse	as a codebtor.)	
İ	☐ Ye	s					
2. 1	Within	the last 8 years,	have you lived in a	community property	state or territor	y? (Community property states a	ad territories include
•		a, Camorna, Idani	o, Louisiana, Nevada,	New Mexico, Puerto	Rico, Texas, Wa	shington, and Wisconsin.)	volitiones intolaco
		. Go to line 3.					
•	_		e, former spouse, or le	egal equivalent live wi	th you at the time	??	
			nmunity atata ar famili	and didt			
		TOO. III WITHOUT CO.	mindrity state of terra	ory did you live?		. Fill in the name and current ad	fress of that person.
		Name of your spouse,	former spouse, or legal equi	ivalent		ran.	
		Name of your spouse, Number Street		ivalent			
				ivalent			
					ZIP Code		
•		Number Street City mn 1, list all of your in line 2 again as	Sta our codebtors, Do no s a codebtor only if t	ate ot include your spou hat person is a guar	se as a codebto	r if your spouse is filing with yo er. Make sure you have listed th	
s	chedu	Number Street City mn 1, list all of your in line 2 again as the D (Official For	Sta our codebtors, Do no s a codebtor only if t	ate Ot include your spou hat person is a guar E/F (Official Form 10	se as a codebto	or if your spouse is filing with yo er. Make sure you have listed th ule G (Official Form 106G). Use	
s	chedu chedu	Number Street City mn 1, list all of your in line 2 again as the D (Official For	Standard Sta	ate Ot include your spou hat person is a guar E/F (Official Form 10	se as a codebto	er. Make sure you have listed th ule G (Official Form 106G). Use	e creditor on Schedule D,
s	chedu chedu	Number Street City mn 1, list all of your in line 2 again as the D (Official For the E/F, or Schedule E/F,	Standard Sta	ate Ot include your spou hat person is a guar E/F (Official Form 10	se as a codebto	er. Make sure you have listed th ule G (Official Form 106G). Use Column 2: The creditor t	e creditor on Schedule D, o whom you owe the debt
s s	chedu chedu	Number Street City mn 1, list all of your in line 2 again as the D (Official For the E/F, or Schedule E/F,	Standard Sta	ate Ot include your spou hat person is a guar E/F (Official Form 10	se as a codebto	er. Make sure you have listed th ule G (Official Form 106G). Use	e creditor on Schedule D, o whom you owe the debt
s s	chedu chedu	Number Street City mn 1, list all of your in line 2 again as the D (Official For the E/F, or Schedule E/F,	Standard Sta	ate Ot include your spou hat person is a guar E/F (Official Form 10	se as a codebto	er. Make sure you have listed th ule G (Official Form 106G). Use Column 2: The creditor t Check all schedules that	e creditor on Schedule D, o whom you owe the debt apply:
s	chedu Colum Name	Number Street City mn 1, list all of your in line 2 again as the D (Official For the E/F, or Schedum 1: Your codebte	Standard Sta	ate Ot include your spou hat person is a guar E/F (Official Form 10	se as a codebto	er. Make sure you have listed the ule G (Official Form 106G). Use Column 2: The creditor to Check all schedules that Schedule D, line	e creditor on Schedule D, o whom you owe the debt apply:
s s	chedu chedu Colum	Number Street City mn 1, list all of your in line 2 again as the D (Official For the E/F, or Schedum 1: Your codebto	Standard Sta	ate Ot include your spou hat person is a guar E/F (Official Form 10	se as a codebto	er. Make sure you have listed th ule G (Official Form 106G). Use Column 2: The creditor t Check all schedules that	e creditor on Schedule D, o whom you owe the debt apply:
s s s	chedu Colum Name	Number Street City mn 1, list all of your in line 2 again as the D (Official For the E/F, or Schedum 1: Your codebte	Sta our codebtors. Do no is a codebtor only if t im 106D), Schedule i ule G to fill out Colui or	ate Ot include your spou hat person is a guar E/F (Official Form 10	se as a codebto	Column 2: The creditor to Check all schedule D, line Schedule E/F, line Schedule G, line	e creditor on Schedule D, o whom you owe the debt apply:
s s s	Colum. Name	Number Street City mn 1, list all of your in line 2 again as the D (Official For the E/F, or Schedum 1: Your codebte	Sta our codebtors. Do no is a codebtor only if t im 106D), Schedule i ule G to fill out Colui or	ot include your spou hat person is a guar E/F (Official Form 10 mn 2.	ise as a codebto antor or cosigne 6E/F), or Sched	Column 2: The creditor to Check all schedule D, line Schedule E/F, line Schedule G, line Schedule G, line	e creditor on Schedule D, o whom you owe the debt apply:
\$ \$ \$ \$ 1	Colum. Name	Number Street City mn 1, list all of your in line 2 again as the D (Official For the E/F, or Schedum 1: Your codebte	Sta our codebtors. Do no is a codebtor only if t im 106D), Schedule i ule G to fill out Colui or	ot include your spou hat person is a guar E/F (Official Form 10 mn 2.	ise as a codebto antor or cosigne 6E/F), or Sched	Column 2: The creditor to Check all schedule D, line Schedule E/F, line Schedule D, line Schedule D, line Schedule D, line	e creditor on Schedule D, o whom you owe the debt apply:
\$ \$ \$ \$ 1	Colum. Name Number	Oity mn 1, list all of you in line 2 again as the D (Official For the E/F, or Schedum 1: Your codebto	Sta our codebtors. Do no is a codebtor only if t im 106D), Schedule i ule G to fill out Colui or	ot include your spou hat person is a guar E/F (Official Form 10 mn 2.	ise as a codebto antor or cosigne 6E/F), or Sched	Column 2: The creditor to Check all schedule D, line Schedule G, line Schedule D, line Schedule D, line Schedule E/F, line Schedule E/F, line	e creditor on Schedule D, o whom you owe the debt apply:
s s	Name Number Number	Oity mn 1, list all of your in line 2 again as the D (Official For the E/F, or Schedum 1: Your codebton Street	Standard Sta	ot include your spou hat person is a guar E/F (Official Form 10 mn 2.	ise as a codebto antor or cosigne 6E/F), or Sched	Column 2: The creditor to Check all schedule D, line Schedule E/F, line Schedule D, line Schedule D, line Schedule D, line	e creditor on Schedule D, o whom you owe the debt apply:
s s	Name City Name	Oity mn 1, list all of your in line 2 again as the D (Official For the E/F, or Schedum 1: Your codebton Street	Standard Sta	ot include your spou hat person is a guar E/F (Official Form 10 mn 2.	ise as a codebto antor or cosigne 6E/F), or Sched	Column 2: The creditor to Check all schedule D, line Schedule G, line Schedule D, line Schedule D, line Schedule E/F, line Schedule E/F, line	e creditor on Schedule D, o whom you owe the debt apply:
S S	Name Number Number	Oity mn 1, list all of your in line 2 again as the D (Official For the E/F, or Schedum 1: Your codebton Street	Standard Sta	ot include your spou hat person is a guar E/F (Official Form 10 mn 2.	ise as a codebto antor or cosigne 6E/F), or Schede	Column 2: The creditor to Check all schedule D, line Schedule E/F, line Schedule D, line Schedule B, line	e creditor on Schedule D, o whom you owe the debt apply:
s s s	Name Number City Number City	Oity mn 1, list all of your in line 2 again as the D (Official For the E/F, or Schedum 1: Your codebton Street	Standard Sta	ot include your spou hat person is a guar E/F (Official Form 10 mn 2.	ise as a codebto antor or cosigne 6E/F), or Schede	Column 2: The creditor to Check all schedule D, line Schedule G, line Schedule D, line Schedule D, line Schedule E/F, line Schedule E/F, line	e creditor on Schedule D, o whom you owe the debt apply:

Case 18-26518 Doc 1 Filed 09/20/18 Entered 09/20/18 13:45:02 Desc Main Document Page 32 of 55

Debtor 1 Montoria Defrances Richards Case number (# known) Last Name

Con	umn 1: Your codebtor				Column 2: The creditor to whom you owe the deb
1					Check all schedules that apply:
Nan	ne				☐ Schedule D, line
					☐ Schedule E/F, line
Nun	nber Street				☐ Schedule G, line
City		State	ZIP Code	Provinces	
Nam	le e				Schedule D, line
					Schedule E/F, line
Num	ber Street				☐ Schedule G, line
City		State	ZIP Code		
		, water	ZIP Code		$\label{eq:continuous} \mathcal{L}_{i}(x) = \mathcal{L}_{i}(x) + \mathcal{L}_{$
Nam	е				Schedule D, line
				(Schedule E/F, line
Numi	per Street			(Schedule G, line
City		State	ZIP Code	-	
Name				_ [Schedule D, fine
					Schedule E/F, line
Numb	er Street			- [Schedule G, line
City		State	ZIP Code	-	
Name					Schedule D, line
Numbe	er Street				Schedule E/F, line
					ochedule G, line
City		State	ZIP Code		
Name					Schedule D, line
					Schedule E/F, line
Numbe	r Street				Schedule G, line
City		State	ZIP Code		
Vame				П	Schoolute D. E
vaine					Schedule D, line
Vumber	Street				Schedule E/F, line Schedule G, line
Sitte					
City	· · · · · · · · · · · · · · · · · · ·	State	ZIP Code		
lame					Schedule D, line
					Schedule E/F, line
lumber	Street				Schedule G, line

Case 18-26518 Doc 1 Filed 09/20/18 Entered 09/20/18 13:45:02 Desc Main Document Page 33 of 55

Fill in this information to ide	ntify your case:					
Debtor 1 Montoria	Defrances	Richards				
First Name Debtor 2	Middle Name	Last Name				
(Spouse, if filing) First Name	Middle Name	Last Name				
United States Bankruptcy Court for	the: NORTHER District of	LLINOIS				
Case number (If known)				Check if	this is:	
	TO AND THE STREET STREET				mended filing	
55 1 1 m				A sup incon	pplement showing por ne as of the following	stpetition chapter 1: date:
fficial Form 106I					DD / YYYY	
chedule I: Yo	our Income					12/15
as complete and accurate as pplying correct information. You are separated and your sparate sheet to this form. On art 1: Describe Emplo	pouse is not filing with you the top of any additional p	g jointly, and	i vour spouse i	s living with	you, include informati	on about your spou:
Fill in your employment information.		Debtor 1			.	
If you have more than one job.	,	OCTANDAMINE DEPOSIT DE	Employador (a-montrales famolias par Chemistra y a participado de Amelion () per por	PETER CARRETTE TO CONTRACT TO A SECURITION OF CONTRACT TO CONTRACT	Debtor 2 or non-t	iling spouse
attach a separate page with information about additional employers.	Employment status	Employed			EmployedNot employed	
Include part-time, seasonal, or self-employed work.			-		- Not chaployed	
Occupation may include studer or homemaker, if it applies.	Occupation nt					
	Employer's name					
	Employer's address					•
		Number Stree	et		Number Street	
		City	State ZiP (Code	City	State ZIP Code
	How long employed the	re?	·			
rt 2: Give Details Abou	ut Monthly Income				··· ·····	
stimate monthly income as o	of the date you file this form	n. If you have not	hing to report fo	r any line, wri	te \$0 in the space. Inclu	de your non-filing
you or your non-filing spouse felow. If you need more space,	have more than one employe	ar combine the inf				
			For I	Debtor 1	For Debtor 2 or non-filing spouse	
list monthly gross wages, sa deductions). If not paid monthly	lary, and commissions (be r, calculate what the monthly	fore all payroll wage would be.	2. \$ <u>108</u>	8	пановопили весопродот съвети с година е посточно въздания с	
stimate and list monthly ove	ertime pay.		3. + <u>\$</u> 0		+ \$	
Calculate gross income. Add l	line 2 + line 3					
gross meome. Add t	നാട് മ നങ്ങൾ 3.		4. \$\\\\$108	8	\$	

Case 18-26518 Doc 1 Filed 09/20/18 Entered 09/20/18 13:45:02 Desc Main Document Page 34 of 55

Debtor 1	1 Montoria Defrances Richards First Name Middle Name Last Name		Case number	(if known)	
			For Debtor 1	For Debtor 2 or non-filing spouse	
Cor	py line 4 here	→ 4.	\$ <u>1088</u>	*** *********************************	
5. List	all payroll deductions:			A STATE OF THE STA	
5a.	. Tax, Medicare, and Social Security deductions	5a.	\$ 0	¢.	
	. Mandatory contributions for retirement plans	5b.		\$	
	Voluntary contributions for retirement plans	5c.	\$ 0	\$\$	
	Required repayments of retirement fund loans	5d.	\$ 0		
	Insurance	5e.	_	<u> </u>	
5f.	Domestic support obligations	5f.	\$ 0	\$	
	. Union dues		\$ <u>0</u>	\$	
-	Other deductions. Specify:	5g.		,	
		5h.	+\$0	+ \$	
6. Add	d the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g + 5h.	. 6.	\$ <u>0</u>	\$	
7. Cale	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$ 1088	\$	
8. List	all other income regularly received:				
8a.	Net income from rental property and from operating a business, profession, or farm				
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$ <u>0</u>	\$	
	Interest and dividends	8b.	\$ 0	•	
8c.	Family support payments that you, a non-filing spouse, or a depende		Ψ	Ψ	
ı	regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$ <u>0</u>	\$	
	Unemployment compensation	8d.	\$ 0	<u> </u>	
	Social Security	8e.	\$ 0	<u> </u>	
t Î	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	ce 8f.	\$ 0	\$	
	Pension or retirement income		_	-	
	Other monthly income. Specify:	8g.	\$ 0	<u> </u>	
		8h. r	+\$0	+ \$	
	all other income . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$ 0	\$	
10. Calcu Add th	Ilate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$ 1088	+ \$=	\$ <u>1088</u>
Includ	all other regular contributions to the expenses that you list in Schedule contributions from an unmarried partner, members of your household, you so relatives.	ule J. our de	pendents, your ro	oommates, and other	
is lost to	is of relatives.				
Specif				11. +	\$_0
12. Add tl Write t	the amount in the last column of line 10 to the amount in line 11. The re that amount on the Summary of Your Assets and Liabilities and Certain Sta	esult i	s the combined m	nonthly income.	\$ 1088
			and the second second	applico 12.	Combined
13. Do yo	ou expect an increase or decrease within the year after you file this fo	rm?			monthly income
TI Y	es. Explain:				

Case 18-26518 Doc 1 Filed 09/20/18 Entered 09/20/18 13:45:02 Desc Main Document Page 35 of 55

Fill in this information to iden	tify your case:				
Debtor 1 Montoria	Defrances Richards				
Debtor 2	Middle Name Last Name	Check if this			
(Spouse, if filing) First Name	Middle Name Last Name	An amer			
United States Bankruptcy Court for t	he: NORTHER District of ILLINOIS	A supple expense	ement showing pos s as of the following	stpetition chapter 13	
Case number (If known)		MM / DD.		ig date.	
Official Form 106J	A STATE OF THE STA				
Schedule J: Y	our Expenses			12/15	
Be as complete and accurate as information. If more space is ne (if known). Answer every question Part 1: Describe Your H		ling together, both are equally res n. Oπ the top of any additional pa	ponsible for suppl ges, write your nan		
1. Is this a joint case?					
No. Go to line 2. Yes. Does Debtor 2 live in					
Yes. Debtor 2 must	file Official Form 106J-2, Expenses for S	Separate Household of Debtor 2.			
2. Do you have dependents?	☑ No	Dependent's relationship to	Dependent's	D ddd	
Do not list Debtor 1 and Debtor 2.	Yes. Fill out this information for each dependent	Debtor 1 or Debtor 2	age	Does dependent live with you?	
Do not state the dependents' names.				No Yes	
				₩ No	
			-	Yes	
			***	∠ No	
				U Yes	
		Annual Control of the	Add to the same of	No Yes	
				₩ No	
e e	e e e e e e e e e e e e e e e e e e e			Yes	
 Do your expenses include expenses of people other than yourself and your dependents? 	☑ No □ Yes				
	ing Monthly Expenses	the second of th			
expenses as of a date after the ba applicable date.	r bankruptcy filing date unless you ar nkruptcy is filed. If this is a supplemen	e using this form as a supplemen ntal <i>Schedule J</i> , check the box at	t in a Chapter 13 ca the top of the form	ise to report and fill in the	
Include expenses paid for with no	n-cash government assistance if you l	know the value of			
such assistance and have include	d it on Schedule I: Your Income (Offici	ial Form 106l.)	Your expen	ses	
The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.		\$ <u>600</u>	where the contract at the contract of the con		
If not included in line 4:					
4a. Real estate taxes		4	4a. § 0		
4b. Property, homeowner's, or r	enter's insurance		4b. \$ 0	And Andrew of the papers of th	
4c. Home maintenance, repair,	and upkeep expenses		sc. \$ 0		
4d. Homeowner's association of	r condominium dues		sd. \$ 0		

Case 18-26518 Doc 1 Filed 09/20/18 Entered 09/20/18 13:45:02 Desc Main Document Page 36 of 55

			Your expenses
	5. Additional mortgage payments for your residence, such as home equity loans	5.	\$ 0
	S. Utilities:	ŭ.	
	6a. Electricity, heat, natural gas	2	. _{\$} 75
	6b. Water, sewer, garbage collection	6a 6b	Δ
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	60
	6d. Other. Specify:	6d.	0
7	. Food and housekeeping supplies	7.	\$ 110
8	Childcare and children's education costs	8.	\$ <u>0</u>
9	Clothing, laundry, and dry cleaning	9.	\$_ 0
10		9. 10.	\$_50
1†	Medical and dental expenses	11,	\$ 0
12	Transportation. include gas, maintenance, bus or train fare.	11,	
	Do not include car payments.	12.	\$ <u>113</u>
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	_{\$} 0
14.	Charitable contributions and religious donations	14.	ş 40
15.	Insurance.		
	Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a.	\$ <u>0</u>
	15b. Health insurance	15b.	\$ <u>0</u>
	15c. Vehicle insurance	15c.	\$ <u>50</u>
	15d. Other insurance. Specify: medicine	15d.	\$ 40
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
	Specify:	16.	\$ 0
17.	Installment or lease payments:		
	17a. Car payments for Vehicle 1	17a.	\$_0
	17b. Car payments for Vehicle 2	17b.	\$ 0
	17c. Other. Specify:	17c.	\$ 0
	17d. Other. Specify:	17d.	\$ <u>0</u>
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from	174.	¥
	your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$_0
19.	Other payments you make to support others who do not live with you.		Ψ
	Specify:	40	c 0
	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Incom	19.	\$
	20a. Mortgages on other property		. 0
	20b. Real estate taxes	20a.	\$ 0
	· · · · · · · · · · · · · · · · · · ·	20b.	\$_0
	20c. Property, homeowner's, or renter's insurance	20c.	\$_0
	20d. Maintenance, repair, and upkeep expenses 20e. Homeowner's association or condominium dues	20d.	\$ 0
	Trout of the same	20e.	\$_0

Case 18-26518 Doc 1 Filed 09/20/18 Entered 09/20/18 13:45:02 Desc Main Document Page 37 of 55

Debtor	1 Montoria Defrance First Name Middle Nar	TGCHai Ga	Case number	(if known)	
21. O tl	ner. Specify:			21.	+\$_0
22. Cai	culate your monthly expe	1ses.			
22a	. Add lines 4 through 21.			22a.	_{\$} 1138
22b	. Copy line 22 (monthly expe	enses for Debtor 2), if any, from Officia	ıl Form 106J-2	22b.	\$
220	. Add line 22a and 22b. The	result is your monthly expenses.		22c.	\$
23. Calc	ulate your monthly net inc	ome,			
23a.	Copy line 12 (your combine	ed monthly income) from Schedule I.		23a.	\$_1088
23b.	Copy your monthly expens	es from line 22c above.		23b.	-\$ 1138
23c.	Subtract your monthly expe	enses from your monthly income.		ſ	
	The result is your monthly	net income.		23c.	\$50
24. Do y e	ou expect an increase or d	ecrease in your expenses within the	e vear after you file this form?		
		ish paying for your car loan within the			
mortg	age payment to increase or	decrease because of a modification to	the terms of your mortgage?		
Z No).				
□ Ye	s. Explain here:			* ****	en en la companya de

Case 18-26518 Doc 1 Filed 09/20/18 Entered 09/20/18 13:45:02 Desc Main Document Page 38 of 55

Fill in this information to ide	entify your case:			
Debtor 1 Montoria	Defrances	Richards		
ebtor 2	Middle Name	Last Name		
ouse, if filing) First Name	Middle Name	Last Name	Add	
ted States Bankruptcy Court fo	or the: NORTHER District	t of ILLINOIS		
se number				
known)				Check if this is amended filing
Official Form 10	6Dec			
Declaration	About an	Individua	l Debtor's Schedu	ules 12/15
two married people are fi	ling together, both are	equally responsible for	or supplying correct information.	
rears, or both. 18 U.S.C. §§	ry vy naud in confiectio	n with a bankruptev i	inded schedules. Making a false statem case can result in fines up to \$250,000,	or imprisonment for up to 20
	ry vy naud in confiectio	n with a bankruptev i	case can result in fines up to \$250,000,	or imprisonment for up to 20
ears, or both. 18 U.S.C. §§	152, 1341, 1519, and 35	571.	case can result in fines up to \$250,000,	or imprisonment for up to 20
ears, or both. 18 U.S.C. §§	152, 1341, 1519, and 35	571.	case can result in fines up to \$250,000,	or imprisonment for up to 20
Sign Below Did you pay or agree to	152, 1341, 1519, and 35	571.	p you fill out bankruptcy forms?	or imprisonment for up to 20
Sign Below Did you pay or agree to	152, 1341, 1519, and 35	571.	p you fill out bankruptcy forms? Attach Bankruptcy Petition Preparer's N	or imprisonment for up to 20
Sign Below Did you pay or agree to	152, 1341, 1519, and 35	571.	p you fill out bankruptcy forms?	or imprisonment for up to 20
Sign Below Did you pay or agree to No Yes. Name of person	pay someone who is No	OT an attorney to hel	p you fill out bankruptcy forms? Attach Bankruptcy Petition Preparer's N Signature (Official Form 119).	or imprisonment for up to 20
Sign Below Did you pay or agree to No Yes. Name of person	pay someone who is No	OT an attorney to hel	p you fill out bankruptcy forms? Attach Bankruptcy Petition Preparer's N	or imprisonment for up to 20
Sign Below Did you pay or agree to No Yes. Name of person	pay someone who is No	OT an attorney to hel	p you fill out bankruptcy forms? Attach Bankruptcy Petition Preparer's N Signature (Official Form 119).	or imprisonment for up to 20

Date MM / DD / YYYY

Case 18-26518 Doc 1 Filed 09/20/18 Entered 09/20/18 13:45:02 Desc Main Document Page 39 of 55

	Montoria	Defrances	Richards		
ebtor 2	First Name	Middle Name	Last Name		
	iling) First Name	Middle Name	Last Name		
ted Stat	tes Bankruptcy Court for	the: NORTHER Distri	ct of ILLINOIS		
se numb known)	oer				
anown)					Check if this is amended filing
					amended liling
	Form 107				
ater	ment of Fin	ancial Affa	irs for Indi	viduals Filing for Ba	nkruptcy 04
s comp	olete and accurate as	s possible. If two ma	rried people are filir	or together, both are equally respon	sible for supplying
HILLION	i. II illote space is ti	eeueu, auach a sepa	rate sheet to this fo	rm. On the top of any additional pag	sible for supplying correct jes, write your name and case
ber (If I	known). Answer eve	ry question.			, , , , , , , , , , , , , , , , , , , ,
2.27(2.5)	O				
11:	Give Details Abo	ut Your Marital St	atus and Where \	ou Lived Before	
What is	s your current marita	al etatue?			
		ii status r			
☐ Mar					
₩ Not	married				
During	the last 3 years, hav	e vou lived anywhere	other than where s	rati fiya now2	
	the last 3 years, hav	e you lived anywhere	e other than where y	ou live now?	
⊿ No					
No Yes	. List all of the places	e you lived anywhere	years. Do not includ	e where you live now.	
No Yes			years. Do not includ		Dates Debtor 2
No Yes	. List all of the places		years. Do not includ	e where you live now.	Dates Debtor 2 lived there
No Yes	. List all of the places		years. Do not includ	e where you live now.	
Ø No U Yes De	. List all of the places		years. Do not include Dates Debtor 1 lived there	e where you live now. Debtor 2:	lived there
No Yes De	. List all of the places		years. Do not include Dates Debtor 1 lived there	e where you live now. Debtor 2:	lived there ☐ Same as Debto From
No Yes De	. List all of the places		years. Do not include Dates Debtor 1 lived there	Debtor 2:	lived there
No Yes De	. List all of the places		years. Do not include Dates Debtor 1 lived there	Debtor 2:	lived there ☐ Same as Debto From
Ø No U Yes De	List all of the places ebtor 1: umber Street		years. Do not include Dates Debtor 1 lived there	e where you live now. Debtor 2: Same as Debtor 1 Number Street	lived there ☐ Same as Debtor From
No Yes De	List all of the places ebtor 1: umber Street	you lived in the last 3	years. Do not include Dates Debtor 1 lived there	e where you live now. Debtor 2: Same as Debtor 1 Number Street City State	Ilved there Same as Debto From To ZIP Code
No Yes	List all of the places ebtor 1: umber Street	you lived in the last 3	years. Do not include Dates Debtor 1 lived there	e where you live now. Debtor 2: Same as Debtor 1 Number Street	Ilived there Same as Debto From To ZIP Code
No Per	List all of the places ebtor 1: umber Street	you lived in the last 3	years. Do not include Dates Debtor 1 lived there	Debtor 2: Same as Debtor 1 Number Street City State Same as Debtor 1	Ilived there Same as Debto From To ZIP Code
No Per	List all of the places ebtor 1: umber Street	you lived in the last 3	years. Do not include Dates Debtor 1 lived there From To	e where you live now. Debtor 2: Same as Debtor 1 Number Street City State	Ilved there Same as Debto From To ZIP Code Same as Debtor From
V No ☐ Yes De	List all of the places ebtor 1: umber Street	you lived in the last 3	years. Do not include Dates Debtor 1 lived there From To From	Debtor 2: Same as Debtor 1 Number Street City State Same as Debtor 1	lived there ☐ Same as Debtor From To ZIP Code ☐ Same as Debtor
No Yes De	ebtor 1: umber Street umber Street	you lived in the last 3	years. Do not include Dates Debtor 1 lived there From To From	Debtor 2: Same as Debtor 1 Number Street City State Same as Debtor 1	Ilved there Same as Debto From To ZIP Code Same as Debtor From
V No ☐ Yes De	ebtor 1: umber Street umber Street	you lived in the last 3	years. Do not include Dates Debtor 1 lived there From To From	Debtor 2: Same as Debtor 1 Number Street City State Same as Debtor 1	Ilived there Same as Debtor From To ZIP Code Same as Debtor From
No De No Cit	ebtor 1: umber Street ty	you lived in the last 3 State ZIP Code	years. Do not include Dates Debtor 1 lived there From To From To	e where you live now. Debtor 2: Same as Debtor 1 Number Street City State Number Street City State	Ilived there Same as Debto From To ZIP Code ZIP Code ZIP Code
No De Presentation No City	List all of the places abtor 1: umber Street ty the last 8 years, did y	you lived in the last 3 State ZIP Code State ZIP Code	years. Do not include Dates Debtor 1 lived there From To From To	e where you live now. Debtor 2: Same as Debtor 1 Number Street City State Number Street City State	Ilived there Same as Debto From To ZIP Code ZIP Code ZIP Code
No De No Cit Vithin the tates and	List all of the places abtor 1: umber Street ty the last 8 years, did y	you lived in the last 3 State ZIP Code State ZIP Code	years. Do not include Dates Debtor 1 lived there From To From To	e where you live now. Debtor 2: Same as Debtor 1 Number Street City State Number Street City State	Ilived there Same as Debto From To ZIP Code Same as Debto From To ZIP Code
No N	List all of the places ebtor 1: umber Street lty the last 8 years, did y and territories include A	you lived in the last 3 State ZIP Code State ZIP Code	Prom To	e where you live now. Debtor 2: Same as Debtor 1 Number Street City State Same as Debtor 1 Number Street City State City State	Ilived there Same as Debto From To ZIP Code ZIP Code ZIP Code

Case 18-26518 Doc 1 Filed 09/20/18 Entered 09/20/18 13:45:02 Desc Main Document Page 40 of 55

Richards

Montoria Defrances

Debtor 1

5.

First Name Middle Name Las				
	st Name			
Did you have any income from employme fill in the total amount of income you receive	ed from all jobs and all bus	inesses, including part-t	ime activities.	endar years?
you are filing a joint case and you have inc	ome that you receive toge	ther, list it only once und	der Debtor 1.	
No Yes. Fill in the details.				
	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions an exclusions)
From January 1 of current year until the date you filed for bankruptcy:	☐ Wages, commissions, bonuses, tips	\$ <u></u>	Wages, commissions, bonuses, tips	\$ 0
and waste you stroke for basser uptay.	Operating a business		Operating a business	
For last calendar year:	☐ Wages, commissions, bonuses, tips	s 0	Wages, commissions, bonuses, tips	œ 0
(January 1 to December 31, YYYY	Operating a business	Ψ	Operating a business	\$
For the calendar year before that:	Wages, commissions, bonuses, tips	28000	☐ Wages, commissions,	•
(January 1 to December 31, Yr 2016	Operating a business	\$	bonuses, tips Operating a business	\$_0
clude income regardless of whether that inc employment, and other public benefit paym	ome is taxable. Examples lents; pensions; rental inco	of other income are alim me; interest; dividends:	money collected from laws	uits: rovalties: and
clude income regardless of whether that inc employment, and other public benefit paym imbling and lottery winnings. If you are filing st each source and the gross income from e	ome is taxable. Examples lents; pensions; rental inco la joint case and you have	of other income are alim ome; interest; dividends; income that you receive	money collected from laws ed together, list it only once	uits: rovalties: and
id you receive any other income during the clude income regardless of whether that income memployment, and other public benefit paymembling and lottery winnings. If you are filing st each source and the gross income from e	ome is taxable. Examples lents; pensions; rental inco la joint case and you have	of other income are alim ome; interest; dividends; income that you receive	money collected from laws ed together, list it only once	uits: rovalties: and
clude income regardless of whether that inc temployment, and other public benefit paym imbling and lottery winnings. If you are filing at each source and the gross income from e	come is taxable. Examples tents; pensions; rental income a joint case and you have each source separately. Do	of other income are alim ome; interest; dividends; income that you receive	money collected from laws ed together, list it only once t you listed in line 4.	uits: rovalties: and
clude income regardless of whether that inc employment, and other public benefit paym mbling and lottery winnings. If you are filing at each source and the gross income from e No Yes. Fill in the details.	come is taxable. Examples sents; pensions; rental income a joint case and you have each source separately. Do Debtor 1 Sources of income Describe below.	of other income are alimer; interest; dividends; income that you receive not include income that Gross income from each source (before deductions and exclusions)	money collected from laws ed together, list it only once it you listed in line 4. Debtor 2 Sources of income Describe below.	uits; royalties; and under Debtor 1. Gross income from each source (before deductions and exclusions)
clude income regardless of whether that inc employment, and other public benefit paym mbling and lottery winnings. If you are filing at each source and the gross income from e No	pome is taxable. Examples sents; pensions; rental income a joint case and you have each source separately. Do Debtor 1 Sources of income Describe below.	of other income are alimer; interest; dividends; income that you receive not include income that Gross income from each source (before deductions and exclusions)	money collected from laws ed together, list it only once it you listed in line 4. Debtor 2 Sources of income Describe below.	uits; royalties; and under Debtor 1. Gross income from each source (before deductions and exclusions)
clude income regardless of whether that inc employment, and other public benefit paym mbling and lottery winnings. If you are filing at each source and the gross income from e No Yes. Fill in the details.	pome is taxable. Examples sents; pensions; rental income a joint case and you have each source separately. Do Debtor 1 Sources of income Describe below.	of other income are alimer; interest; dividends; income that you receive not include income that Gross income from each source (before deductions and exclusions)	money collected from laws ed together, list it only once it you listed in line 4. Debtor 2 Sources of income Describe below.	uits; royalties; and under Debtor 1. Gross income from each source (before deductions and exclusions)
clude income regardless of whether that inc employment, and other public benefit paym mbling and lottery winnings. If you are filing at each source and the gross income from each source and the gross income from each source. Yes, Fill in the details. From January 1 of current year until the date you filed for bankruptcy: For last calendar year:	pome is taxable. Examples sents; pensions; rental income a joint case and you have each source separately. Do Debtor 1 Sources of income Describe below.	of other income are alimer; interest; dividends; income that you receive not include income that Gross income from each source (before deductions and exclusions)	money collected from laws ed together, list it only once tyou listed in line 4. Debtor 2 Sources of income Describe below.	Gross income from each source (before deductions and exclusions) \$ 0
clude income regardless of whether that inc employment, and other public benefit paym mbling and lottery winnings. If you are filing at each source and the gross income from each source and the gross income from each source. Yes, Fill in the details. From January 1 of current year until the date you filed for bankruptcy: For last calendar year:	pome is taxable. Examples ients; pensions; rental income is a joint case and you have each source separately. Do Debtor 1 Sources of income Describe below.	of other income are alime; interest; dividends; income that you receive not include income that Gross income from each source (before deductions and exclusions)	money collected from laws ed together, list it only once it you listed in line 4. Debtor 2 Sources of income Describe below.	Gross income from each source (before deductions and exclusions) \$ 0
clude income regardless of whether that inc employment, and other public benefit paym mbling and lottery winnings. If you are filing at each source and the gross income from each source and the gross income from each source. Yes, Fill in the details. From January 1 of current year until the date you filed for bankruptcy:	pome is taxable. Examples ients; pensions; rental income is a joint case and you have each source separately. Do Debtor 1 Sources of income Describe below.	of other income are alime; interest; dividends; income that you receive not include income that Gross income from each source (before deductions and exclusions)	money collected from laws ed together, list it only once tyou listed in line 4. Debtor 2 Sources of income Describe below.	Gross income from each source (before deductions and exclusions) \$ 0
clude income regardless of whether that include income regardless of whether that include income and other public benefit paym imbling and lottery winnings. If you are filing at each source and the gross income from each source and the gross income from each No Yes. Fill in the details. From January 1 of current year until the date you filed for bankruptcy: For last calendar year:	Debtor 1 Sources of income Describe below.	of other income are alime; interest; dividends; income that you receive not include income that Gross income from each source (before deductions and exclusions)	money collected from laws ed together, list it only once it you listed in line 4. Debtor 2 Sources of income Describe below.	Gross income from each source (before deductions and exclusions) \$ 0

Case 18-26518 Doc 1 Filed 09/20/18 Entered 09/20/18 13:45:02 Desc Main Document Page 41 of 55

Montoria Defrances Debtor 1 Richards Case number (if known) List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payment ☐ Mortgage Creditor's Name Car Number Street ☐ Credit card ☐ Loan repayment Suppliers or vendors State ZIP Code Other ☐ Mortgage Creditor's Name Car Number Street Credit card Loan repayment ☐ Suppliers or vendors Other ZIP Code State ☐ Mortgage Creditor's Name ☐ Car Credit card Number Street Loan repayment ☐ Suppliers or vendors Other___ City State ZIP Code

Case 18-26518 Doc 1 Filed 09/20/18 Entered 09/20/18 13:45:02 Desc Main Document Page 42 of 55

ebtor 1	Montoria Defrances First Name Middle Name	Richard: Last Name		*****	Case number (if know	2)
corpora agent, i such as	ations of which you are ar including one for a busine s child support and alimor	iny general partners; n officer, director, per ess you operate as a ny.	relatives of any son in control. o	general partners; or owner of 20% o	partnerships of whi	who was an insider? ch you are a general partner; g securities; and any managing or domestic support obligations,
, res	s. List all payments to an i	nsider.	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
ins	sider's Name			\$	\$	
Nui	mber Street					
			-			
City	y	State ZIP Code	-	•		
Insi	der's Name			\$	\$	
Nun	nber Street					
City		State ZIP Code				
Include p	year before you filed for er? payments on debts guarant List all payments that ber	nteed or cosigned by		ayments or trans	fer any property o	n account of a debt that benefited
			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment include creditor's name
Insid	er's Name		***************************************	\$	\$	
Numi	ber Street					
Numl		State ZIP Code				
		State ZIP Code				
City		State ZIP Code		\$	\$	
City	∍r's Name	State ZIP Code		\$	\$	

8.

Case 18-26518 Doc 1 Filed 09/20/18 Entered 09/20/18 13:45:02 Desc Main Document Page 43 of 55

ebtor 1	Montoria Defrances First Name Middle Name	Richards	***************************************	Case number (if know	m)	
	Macratics Middle (Astille	Last Name				
Savetiet Way						
Part 4:						
9. Withir List all	1 1 year before you filed for b	ankruptcy, were y	you a party in any l	lawsuit, court action, or adm	inistrative proce	eding?
and co	I such matters, including persor ontract disputes.	iai injury cases, sn	nan Gams actions,	divorces, collection suits, pater	mity actions, sup	port or custody modification
☑ No	1					
	s. Fill in the details.					
		Nature o	f the case	Court or agency		Status of the case
						Status of the case
С	ase title			Court Name		Pending
				out rang		On appeal
				Number Street		Concluded
C	ase number					
				City Sta	te ZIP Code	***************************************
Ca	ase title			Court Name		Pending
				Court Name		On appeal
				Number Street		□ Concluded
Ca	ase number					
				City Stat	e ZIP Code	TO THE PARTY OF TH
	s. Fill in the information below.		Describe the proper	5. ,	Date	
			Total and proper	·	Date	Value of the property
	Creditor's Name					\$
	Creditor's Name					
	Number Street		Explain what happer	and .	•	
			•			
			Property was rProperty was f			
			Property was g			
	City State	ZIP Code		attached, seized, or levied.		
		**************************************	Describe the propert	er e	Date	Value of the property
				-		Tanana at the property
						\$
	Creditor's Name					¥
	+					
	Number Street	1	Explain what happen	ed		
		1	Property was re	anancanad		
			Property was reProperty was for			
	City	7ID Code	Property was g			
	on, State	Zir Code	_			
	City State	ZIP Code		arnished. ttached, seized, or levied.		

Case 18-26518 Doc 1 Filed 09/20/18 Entered 09/20/18 13:45:02 Desc Main Document Page 44 of 55

1	Montoria Defrances First Name Middle Name	Richards	Case number (if known)		
	First Name Middle Name	Last Name	- Allenting depression		***************************************
lithir	n 90 days before you filed for ban	kruptcy, did any creditor, includ	ing a bank or financial institution	. set off anv :	imalinte from va
	ints or refuse to make a payment	because you owed a debt?		, our on any c	mounts nom you
No					
Ye	es. Fill in the details.				
		Describe the action the credit	tor took .	D	
				Date action vas taken	Amount
Cre	ditor's Name				
Nier	πber Street	***************************************			\$
NOIS	indi Street				Ψ
		*			
City	State ZIP Code	Last 4 digits of account num	ber: XXXX		
thin	1 year before you filed for bankru	iptcy, was any of your property i	in the possession of an assignee	for the hene	fit of
anto	ors, a court-appointed receiver, a	custodian, or another official?	,	TOT LITE DELICE	
No					
Yes	s				
3 3 2					
5:	List Certain Gifts and Contril	butions			
hin :	2 years before you filed for bankr	uptcy, did you give any niffs wiff	h a total value of more than \$600		
No	•	-proj, will jou give unit gines will	Ta total value of more than \$500	per person?	
	s. Fill in the details for each gift.				
103	s. I in all the details for each gift.				
Gif	fts with a total value of more than \$600	Describe the gifts	_		
	r person	Describe the gitts		ates you gave e gifts	Value
				-	
Perso	on to Whom You Gave the Gift	The state of the s			\$
		M-traum.	·		\$
Numb	per Street				
, 141116	See Supple				
City	State ZIP Code				
-					
Perso	on's relationship to you				
		merca a company of the company of th	en e		
	with a total value of more than \$600	Describe the gifts	Dar	tes you gave	Value
per p	person			gifts	1 31.42
ersor	n to Whom You Gave the Gift				\$

	441				\$
					-
Numbe		_			
-ambe	er Street				
	er Street				
·:4. ·					
City	er Street State ZIP Code				
City Perso					

Case 18-26518 Doc 1 Filed 09/20/18 Entered 09/20/18 13:45:02 Desc Main Document Page 45 of 55

r 1	Montoria Defrances First Name Middle Name	Richards Case number Case numb	ber (if known)	
Vith	in 2 years before you filed for bank	cruptcy, did you give any gifts or contributions with a	ı total value of more than	\$600 to any charity
4	No.			
] \	es. Fill in the details for each gift or c	contribution,		
	Gifts or contributions to charities	Describe what you contributed	Date you	Value
	that total more than \$600		contributed	value
С	harity's Name		Add Strip on the property of the Add Add Add to the property of the Add Add to the property of the Add Add to the Property of the Add to the Ad	\$
****		~~~	Manual Add of Suprement Add Add Add Add Add Add Add Add Add Ad	\$
Ni	umber Street			
Ci	ty State ZIP Code			
6:	List Certain Losses			
6.16				
h	escribe the property you lost and ow the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending in claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost
				\$
M	Lint Contain Barrer	_		
	List Certain Payments or Trai			
	modifica about seeking parikrupicy	otcy, did you or anyone else acting on your behalf pa or preparing a bankruptcy petition?		to anyone
ude	any attorneys, bankruptcy petition pr	reparers, or credit counseling agencies for services requi	ired in your bankruptcy.	•
No	EW .			
Yes	s. Fill in the details.			
		Description and value of any property transferred	Date payment or	Amount of payment
Pe	rson Who Was Paid		transfer was made	
Nu	mber Street			¢
				Ψ
<u>C''</u>			* WHITE AND THE PARTY OF THE PA	\$
City	State ZIP Code			
Ema	all or website address			
Por	son Who Made the Payment, if Not You			
	PARTY IN INTERPRETATION OF THE PROPERTY OF THE			

Case 18-26518 Doc 1 Filed 09/20/18 Entered 09/20/18 13:45:02 Desc Main Document Page 46 of 55

	Montoria Defrances First Name Middle Name	Richards Last Name	Case number (if known)_		
مار ساده	egan and a same and a same a same and a same a s	oneggy of a sec			
		Description and value of any prope	erty transferred	Date payment or transfer was made	Amount of payment
Ī	Person Who Was Paid				, .,
7	Number Street	*******		4	\$
					\$
~	Dity State ZIP Code				
Ų	ity State ZIP Code				
Ē	mail or website address				
P	erson Who Made the Payment, if Not You				
not No	include any payment or transfer that	ptcy, did you or anyone else acting a litors or to make payments to your o you listed on line 16.	reditors?		-
		Description and value of any proper	ty transferred	Date payment or transfer was	Amount of pa
Pe	erson Who Was Paid	<u></u>	the second second second second	made	
Ñ	umber Street				8
		-		\$	\$
Cit	y State ZIP Code				
not i No Yes	. Fill in the details.	made as security (such as the granting	of a security interest or mo Describe any property or or debts paid in exchang	r payments received le	Date transf was made
73	son Who Received Transfer			The state of the s	
Pers					
	nber Street				
Num	nber Street				
Num	State ZIP Code				
Nun					
Oity Pers	State ZIP Code				- The Handan and American
Num City Pers	State ZIP Code son's relationship to you on Who Received Transfer				
Oity Pers	State ZIP Code son's relationship to you on Who Received Transfer				
Rum City Pers	State ZIP Code son's relationship to you on Who Received Transfer				

Case 18-26518 Doc 1 Filed 09/20/18 Entered 09/20/18 13:45:02 Desc Main Document Page 47 of 55

tor 1	Montoria Defrances First Name Middle Name	Richards Last Name	Case number (it ki	nown)	
are a	beneficiary? (These are often cal	ankruptcy, did you transfer any prope lled asset-protection devices.)	rty to a self-settled tru	ist or similar device of	which you
		Description and value of the prop	erty transferred		Date transfer
					was made
Nai	me of trust				
rt 8:		ounts, Instruments, Safe Deposit			
₩ No		operatives, associations, and other fil		Patronomic	Look balance before
		Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved,	
		Last 4 digits of account number			
- Na	me of Financial Institution	Last 4 digits of account number		closed, sold, moved,	
	me of Financial Institution		instrument	closed, sold, moved,	
			Checking Savings Money market	closed, sold, moved,	
Nu	umber Street	xxxx	Checking Savings Money market Brokerage	closed, sold, moved,	
	umber Street	xxxx	Checking Savings Money market	closed, sold, moved,	
Nu Cit	y State ZIP Cod	XXXX	Checking Savings Money market Brokerage	closed, sold, moved,	
Nu Cit	umber Street	xxxx	Checking Savings Money market Brokerage Other Checking	closed, sold, moved,	
Nu Cit	y State ZIP Cod	XXXX	Checking Savings Money market Brokerage Other Checking Savings	closed, sold, moved,	
Nu Cit	y State ZIP Cod	XXXX	Checking Savings Money market Brokerage Other Checking	closed, sold, moved,	
Nu Cit	y State ZIP Cod me of Financial Institution mber Street	XXXX	Checking Savings Money market Brokerage Other Checking Savings Money market	closed, sold, moved,	
Nu Nan	y State ZIP Cod	XXXX	Checking Savings Money market Brokerage Other Savings Checking Savings Money market Brokerage	closed, sold, moved, or transferred	\$\$
Nu Nu City City Oo you securiti A No	y State ZIP Code me of Financial Institution mber Street y State ZIP Code now have, or did you have with ies, cash, or other valuables?	XXXX	Checking Savings Money market Brokerage Other Savings Checking Savings Money market Brokerage	closed, sold, moved, or transferred	\$\$
Nu Nu City	y State ZIP Code me of Financial Institution mber Street y State ZIP Code now have, or did you have with	XXXX	Checking Savings Money market Brokerage Other Savings Money market Savings Money market Brokerage Other toy, any safe deposit b	closed, sold, moved, or transferred	\$\$ for
Nu Nu City City Oo you securiti A No	y State ZIP Code me of Financial Institution mber Street y State ZIP Code now have, or did you have with ies, cash, or other valuables?	XXXX	Checking Savings Money market Brokerage Other Savings Checking Savings Money market Brokerage	closed, sold, moved, or transferred	\$\$ for
Nu Nu City City Oo you securiti A No	y State ZIP Code me of Financial Institution mber Street y State ZIP Code now have, or did you have with ies, cash, or other valuables?	XXXX	Checking Savings Money market Brokerage Other Savings Money market Savings Money market Brokerage Other toy, any safe deposit b	closed, sold, moved, or transferred	\$
Nu City Do you securiti Z No Yes	y State ZIP Code me of Financial Institution mber Street y State ZIP Code now have, or did you have with ies, cash, or other valuables?	XXXX	Checking Savings Money market Brokerage Other Savings Money market Savings Money market Brokerage Other toy, any safe deposit b	closed, sold, moved, or transferred	Do you still

State ZIP Code

Case 18-26518 Doc 1 Filed 09/20/18 Entered 09/20/18 13:45:02 Desc Main Document Page 48 of 55

	Montoria Defrances First Name Middle Name	Richards Last Name	Case number (if known)	
2. Have	you stored property in a storag	e unit or place other than your home w	ithin 1 year before you filed for bankrupto	
ILL N	0	• • • • • • • • • • • • • • • • • • • •	was a your poster you med for pankinghe	.y r
LI Y	es. Fill in the details.			
		Who else has or had access to it?	Describe the contents	Do you still have it?
	Name of Storage Facility	Name		☐ No ☐ Yes
	Number Street	Number Street		
		City State ZIP Code		
	City State ZIP C	Code		
Part 9:	Identify Property You i	Hold or Control for Someone Else		
OL HO	ia in trust for someone.	that someone else owns? Include any	property you borrowed from, are storing t	for,
2 N	o es. Fill in the details.			
	es. Fill in the details.	Where is the manual O		
		Where is the property?	Describe the property	Value
ī	Owner's Name	MANAGA Agranian		ė.
				Φ
	lumber Street	Number Street	NOTA-Character Ballion Control of Marine	3
 	lumber Street	Number Street		4
-		City See 77	P Code	Φ
- c	Sity State ZIP Co	City State Zif	P Code	\$
- c	Sity State ZIP Co	City State Zif	• Code	
art 10:	State ZIP Co	City State Zif	° Code	•
art 10 or the p Environ	Give Details About Environmental law means any federa	Ironmental Information J definitions apply: I, state, or local statute or regulation co	oncerning pollution, contamination, release	ses of um,
art 10: or the p Enviro hazard includ	Give Details About Environmental law means any federa dous or toxic substances, wasting statutes or regulations coneans any location, facility, or pieces.	Ironmental Information g definitions apply: I, state, or local statute or regulation coes, or material into the air, land, soil, such trolling the cleanup of these substance	oncerning pollution, contamination, release	ım,
art 10: or the p Enviro hazard includ Site m utilize Hazard	Give Details About Environmental law means any federa dous or toxic substances, wasting statutes or regulations coneans any location, facility, or point or used to own, operate, or undous material means anything a dous material means anything a	City State Zife City State Zife Ironmental Information I definitions apply: I, state, or local statute or regulation components of the sir, land, soil, sufficiently the cleanup of these substance roperty as defined under any environmentilize it, including disposal sites.	encerning pollution, contamination, releas urface water, groundwater, or other mediu s, wastes, or material.	ım, or
or the p Environ hazaro includ Site m utilize Hazaro substa	Give Details About Environmental law means any federa dous or toxic substances, wasting statutes or regulations con eans any location, facility, or pit or used to own, operate, or undous material means anything a since, hazardous material, pollutions.	Ironmental Information g definitions apply: I, state, or local statute or regulation colors, or material into the air, land, soil, surfacelling the cleanup of these substance roperty as defined under any environmentalize it, including disposal sites. an environmental law defines as a hazartant, contaminant, or similar term.	oncerning pollution, contamination, releas urface water, groundwater, or other mediu s, wastes, or material. ental law, whether you now own, operate, rdous waste, hazardous substance, toxic	ım, or
or the p Enviro hazaro includ Site m utilize Hazaro substa	Give Details About Environmental law means any federa dous or toxic substances, wasting statutes or regulations conceans any location, facility, or put or used to own, operate, or undous material means anything a since, hazardous material, pollutionices, releases, and proceed	Ironmental Information g definitions apply: I, state, or local statute or regulation colors, or material into the air, land, soil, surfacelling the cleanup of these substance roperty as defined under any environmentalize it, including disposal sites. an environmental law defines as a hazartant, contaminant, or similar term.	oncerning pollution, contamination, releas urface water, groundwater, or other mediu s, wastes, or material. ental law, whether you now own, operate, rdous waste, hazardous substance, toxic of when they occurred.	ım, or
art 10: or the p Environ hazard includ Site m utilize Hazard substa	Give Details About Environmental law means any federa dous or toxic substances, wasting statutes or regulations coneans any location, facility, or prit or used to own, operate, or undous material means anything ance, hazardous material, pollutionices, releases, and proceed y governmental unit notified your policy of the control of the	Ironmental Information g definitions apply: I, state, or local statute or regulation colors, or material into the air, land, soil, surfacelling the cleanup of these substance roperty as defined under any environmentalize it, including disposal sites. an environmental law defines as a hazartant, contaminant, or similar term.	oncerning pollution, contamination, releas urface water, groundwater, or other mediu s, wastes, or material. ental law, whether you now own, operate, rdous waste, hazardous substance, toxic	ım, or
art 10: or the p Environ hazard includ Site m utilize Hazard substa	Give Details About Environmental law means any federa dous or toxic substances, wasting statutes or regulations conceans any location, facility, or put or used to own, operate, or undous material means anything a lance, hazardous material, pollutionices, releases, and proceed y governmental unit notified your material and your material a	Ironmental Information g definitions apply: I, state, or local statute or regulation colors, or material into the air, land, soil, surfacelling the cleanup of these substance roperty as defined under any environmentalize it, including disposal sites. an environmental law defines as a hazartant, contaminant, or similar term.	oncerning pollution, contamination, releas urface water, groundwater, or other mediu s, wastes, or material. ental law, whether you now own, operate, rdous waste, hazardous substance, toxic of when they occurred.	ım, or
art 10: or the p Environ hazard includ Site m utilize Hazard substa	Give Details About Environmental law means any federa dous or toxic substances, wasting statutes or regulations coneans any location, facility, or prit or used to own, operate, or undous material means anything ance, hazardous material, pollutionices, releases, and proceed y governmental unit notified your policy of the control of the	Ironmental Information g definitions apply: I, state, or local statute or regulation colors, or material into the air, land, soil, surfacelling the cleanup of these substance roperty as defined under any environmentalize it, including disposal sites. an environmental law defines as a hazartant, contaminant, or similar term.	oncerning pollution, contamination, releas urface water, groundwater, or other mediu s, wastes, or material. ental law, whether you now own, operate, rdous waste, hazardous substance, toxic of when they occurred.	ım, or
or the p Environment of the point of the poi	Give Details About Environmental law means any federa dous or toxic substances, wasting statutes or regulations coneans any location, facility, or prit or used to own, operate, or undous material means anything ance, hazardous material, pollutionices, releases, and proceed y governmental unit notified your policy of the control of the	Ironmental Information I definitions apply: I, state, or local statute or regulation colors, or material into the air, land, soil, surfacely trolling the cleanup of these substance roperty as defined under any environmentalize it, including disposal sites. In environmental law defines as a hazartant, contaminant, or similar term. It ings that you know about, regardless on that you may be liable or potentially in the solution of the state of	oncerning pollution, contamination, releas urface water, groundwater, or other mediu is, wastes, or material. ental law, whether you now own, operate, rdous waste, hazardous substance, toxic of when they occurred. iable under or in violation of an environm	or or ental law?
or the period included Site mutilized Hazard substate port all A. Has an Yes	Give Details About Environmental law means any federa dous or toxic substances, wasting statutes or regulations conceans any location, facility, or prit or used to own, operate, or undous material means anything a sance, hazardous material, pollutionices, releases, and proceed y governmental unit notified your series. Fill in the details.	Ironmental Information I definitions apply: I, state, or local statute or regulation coes, or material into the air, land, soil, su trolling the cleanup of these substance roperty as defined under any environmentalize it, including disposal sites. I an environmental law defines as a hazarant, contaminant, or similar term. I lings that you know about, regardless ou that you may be liable or potentially it.	oncerning pollution, contamination, releas urface water, groundwater, or other mediu is, wastes, or material. ental law, whether you now own, operate, rdous waste, hazardous substance, toxic of when they occurred. iable under or in violation of an environm	or or ental law?

Case 18-26518 Doc 1 Filed 09/20/18 Entered 09/20/18 13:45:02 Desc Main Document Page 49 of 55

or 1	Montoria Defrances First Name Middle Name	Richards Last Name	Case number (// known)	**************************************
Lía	200 m = 415 m d			
		nit of any release of hazardous mater	rial?	
Z N				
U Y	es. Fill in the details.			
		Governmental unit	Environmental law, if you know it	Date of notice
	Name of site			
ľ	vame of site	Governmental unit	_	<u> </u>
ĩ	Number Street	Number Street	- "	
		- Silver		
-		City State ZIP Code	_	
		City State ZIP Code		
C	City State ZIP Cod	e		
No	os. Fill in the details.	r administrative proceeding under an	y environmental law? Include settlements	and orders.
		Court or agency	Nature of the case	Status of the
Ca	se title			
		Court Name	_	Pending
_				On appe
		Number Street		☐ Conclude
_				_ 0011011011
Cas	se number	City State ZIP Coc	ρ.	
111 ithin		Business or Connections to Any		
	A sole proprietor or self-employ. A member of a limited liability of A partner in a partnership An officer, director, or managing	ed in a trade, profession, or other act ompany (LLC) or limited liability partr	ership (LLP)	y business?
-	None of the above applies. Go to			
Yee	Check all that applies on a	o Part 12. fill in the details below for each busi		
	and apply above and	Describe the nature of the business		
D	siness Name		projet tastitioadan ne	
Βü	वताचवव (स्वाराष्ट		Do not include Social Sec	uncy number of HIN.
		<u>_</u>	EIN:	
Nu	mber Street	Name of accountant or bookkeeper	Dates business existed	
		·····	! 	
City	State ZIP Code		From To	
		Describe the nature of the business	Francisco de la composición dela composición de la composición de la composición de la composición dela composición dela composición dela composición de la	
D		—	Employer Identification nu	
ລແຮ	siness Name		Do not include Social Secu	my number or ITIN.
			EIN:	
Nun	nber Street	Name of accountant or bookkeeper	***	
	····	or addedition bookkeeper	Dates business existed	
				
	State ZiP Code	_	From To	
Clty				

Case 18-26518 Doc 1 Filed 09/20/18 Entered 09/20/18 13:45:02 Desc Main Document Page 50 of 55

ebtor 1	Montoria Defrances First Name Middle Name	Richards Last Name	Case number (# known)
		Describe the nature of the business	Employer Identification number Do not include Social Security number or ITIN.
	Business Name		EIN: _
	Number Street	Name of accountant or bookkeeper	Dates business existed
	City State ZIP Code	B	From To
		i de la companya de l	
M N	o	cruptcy, did you give a financial statement t	o anyone about your business? Include all financial
LI Y	es. Fill in the details below.		
		Date issued	
ī	Name	MM / DD / YYYY	
ĩ	Number Street		
_			
C	City State ZIP Code		
	Sign Below		
in co	rera are true and correct, rungersi	nent of Financial Affairs and any attachment trans that making a false statement, conceal can result in fines up to \$250,000, or impriso	s, and I declare under penalty of perjury that the ing property, or obtaining money or property by fraud onment for up to 20 years, or both.
X	Dellever)	14 X 10 Car	
Si	gnature of Debtor 1	Signature of Debtor 2	
Da	ate 100//	Date	
		r Statement of Financial Affairs for Individu	als Filing for Bankruptcy (Official Form 107)?
Ø N	lo ′es		
Did yo	ou pay or agree to pay someone w	ho is not an attorney to help you fill out bar	nkruptcy forms?
			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 18-26518 Doc 1 Filed 09/20/18 Entered 09/20/18 13:45:02 Desc Main Document Page 51 of 55

Fill in this int	formation to ider	ntify your case:		
Debtor 1	Montoria	Defrances	Richards	
-	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for	the NORTHER District	of ILLINOIS	
Case number (If known)			The state of the s	

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

 For any creditors that you listed in Part 1 of Schedule D: information below. 	any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the ormation below.							
Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?						
Creditor's name: Description of	Surrender the property. Retain the property and redeem it.	Vo es						
property securing debt:	Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:							
2005 Toyota								
Creditor's name:	Surrender the property.	No						
Description of property securing debt:	Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	Yes						
Creditor's	Surrender the property.	No						
name: Description of property securing debt:	Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	Yes						
Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No Yes						

Filed 09/20/18 Entered 09/20/18 13:45:02 Desc Main Case 18-26518 Doc 1 Page 52 of 55 Document

Montoria Defrances

Richards

CEDIOFI	
	First Name

Middle Name

Last Name

Case number (If known)_

Part 2:	List	Your	Unexpired	Personal	Property	Leases
---------	------	------	-----------	----------	----------	--------

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

December very survey to the second se	
Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name:	□No
Description of leased property:	Yes
Lessor's name:	□No
Description of leased property:	☐ Yes
Lessor's name:	UNo
Description of leased property:	Yes
Lessor's name:	
Description of leased property:	Yes
Lessor's name:	. UNO
Description of leased property:	Yes
Lessor's name:	D No
Description of leased property:	Yes
Lessor's name:	ΔNo
Description of leased property:	□ No □ Yes
13: Sign Below	
nder penalty of perjury, I declare that I have indicated my intersonal property that is subject to an unexpired lease.	tention about any property of my estate that secures a debt and any
secharos Kon *	
Signature of Vestor 1 March Signa	ture of Debtor 2
Date Date	MM/ DD / YYYY

Case 18-26518

Doc 1 Filed 09/20/18 Document

Entered 09/20/18 13:45:02 Desc Main Page 53 of 55

B 201B (Form 201B) (12/09)

UNITED STATES BANKRUPTCY COURT

NORTHERN Dis	strict OfILLINOIS
In re Richards, Montoria Debtor	Case No
CERTIFICATION OF NOTIC UNDER § 342(b) OF TE	CE TO CONSUMER DEBTOR(S) HE BANKRUPTCY CODE
Certification of [Non-Attorne I, the [non-attorney] bankruptcy petition preparer signing to ttached notice, as required by § 342(b) of the Bankruptcy Code.	ey] Bankruptcy Petition Preparer the debtor's petition, hereby certify that I delivered to the debtor the
rinted name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
ignature of Bankruptcy Petition Preparer or officer, rincipal, responsible person, or partner whose Social ecurity number is provided above.	
Certification I (We), the debtor(s), affirm that I (we) have received and rode. ADDITION ACCHMOS inted Name(s) of Debtor(s) ase No. (if known)	an of the Debtor read the attached notice, as required by § 342(b) of the Bankruptcy X Signature of Debtor X Signature of Joint Debtor (if any) Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

City Of Chicago Depart Of Finance Po Box 804556 Chicago IL 60680-4107

Comed 311 W. Washington Chicago IL 60606

Department Of Education 400 Marilyn Avenue S.w. Washington DC 20202

Qc Holding 8502 S Cicero Ave burbank IL 60459

Student Loans 400 Maryland Avenue, Sw Washington DC 20202

	ed States Bankruptcy Court CHERN District Of ILLINOIS
IN RE. Richards, Montor	ia
Debtor(s).	Case No.
	btor(s) hereby verify that the attached list of creditors is true four knowledge and that it corresponds to the creditors listed Debtor

Joint Debtor